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Analytical Paper

Trends and Conditions in Census Metropolitan Areas

Evolving Housing Conditions in Canada's Census Metropolitan Areas, 1991-2001

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Trends and Conditions in Census Metropolitan Areas

This series of reports provides key background information on the trends and conditions in Canadian Census Metropolitan Areas (CMAs) across a number of dimensions. Subjects covered include demographics, housing, immigration, aboriginal persons, low income, economic conditions, health, location of work and commuting mode, and culture.

The objective of these reports is to provide statistical measures of trends and conditions in our larger metropolitan areas, and neighbourhoods within them. These measures will be available for use in city planning and in policy assessments of what works to create a healthy city.

Statistics Canada has worked on this project in collaboration with the Cities Secretariat of the Privy Council Office, with financial assistance from 14 other departments.

This project is being conducted under the direction of Doug Norris and Garnett Picot at Statistics Canada.

Statistics Canada
Canada Mortgage and Housing Corporation

Trends and Conditions in Census Metropolitan Areas

Evolving Housing Conditions in Canada's Census Metropolitan Areas, 1991-2001

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Canada Mortgage and Housing Corporation and
Janet Che, Statistics Canada

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Executive summary

Housing anchors quality of life by enabling its occupants to participate fully in society. Cities, to prosper and grow, need good housing. This report and a companion document of appendix tables paint a statistical picture of housing trends and conditions in Canada's Census Metropolitan Areas (CMAs). Canada Mortgage and Housing Corporation undertook to produce the report with Statistics Canada for the Cities Secretariat of the Privy Council Office. It discusses the following points:

Demographic and housing market trends, 1990-2003

- In the late 1990s, population growth rates and components of growth differed widely by CMA. CMAs with relatively high growth, most of them in Ontario and Alberta, gained population through migration.
- Household growth in the 1990s was concentrated in urban centres in British Columbia, Ontario, and Alberta, diminishing in British Columbia in the second half of the decade and accelerating in Alberta.
- During the 1990s, couples with children declined as a proportion of all households in every CMA, while the share of one-person households and lone-parent households generally rose.
- In the late 1990s, the number of new homes built per capita was high in Census Metropolitan Areas with high rates of household growth. These CMAs were primarily in Alberta and Southern Ontario.
- After dropping in the early 1990s, the pace of housing construction increased in most CMAs in the second half of the decade as economic conditions improved.
- The rate of homeownership increased throughout the 1991-2001 period in almost all CMAs. A variety of factors, including accelerating income growth and low and declining mortgage rates, prompted stronger increases between 1996 and 2001 than earlier in the decade.
- As housing demand increased in the late 1990s, supply conditions tightened in most Census Metropolitan Areas. Rental vacancy rates fell, sales-to-listings ratios rose, and new home inventories shrank.
- With demand rising and markets tightening, housing prices and rents increased more rapidly from 1996 to 2003 than in the first half of the 1990s.
- Income growth accelerated in the late 1990s as the economy strengthened. In contrast to the early 1990s, household incomes increased more rapidly than shelter costs.
- As a result of the acceleration in income growth in the late 1990s and declining mortgage rates, households spent proportionately less of their before-tax incomes on shelter in 2001 than in 1996.

Evolution of housing conditions in CMAs, 1991-2001

- Inadequate housing (housing in need of major repairs) and unsuitable (crowded) housing are both rare.
- Housing that is not affordable is much more common than inadequate or unsuitable housing.
- Almost 70 percent of households in CMAs live in acceptable housing (housing that is in adequate condition, of suitable size, and affordable).
- Housing conditions in CMAs improved between 1996 and 2001 after deteriorating earlier in the decade.

Core housing need in CMAs, 1991-2001

- Improvements in housing conditions from 1996 to 2001 did not completely offset the deterioration experienced between 1991 and 1996, leaving one in six CMA households in core housing need in 2001.
- The level of core housing need in 2001 and changes from 1991 to 2001 differed significantly from CMA to CMA.
- The main hurdle for households in need, especially renters, is finding affordable housing.
- Renters are much more likely to be in core housing need than owners.

Households at high risk of housing need

- Aboriginal households, particularly renters, have high rates of housing need.
- The incidence of housing need is high for two groups of non-Aboriginal renters—lone-parent households and people who live alone.
- Within these two groups, it is seniors and women who are at high risk of being in core housing need.
- The incidence of core housing need is high among recent immigrant households, especially renters.

The distribution of housing need within CMAs

- Highest-need census tracts account for a disproportionate share of housing need: in 2001, the number of households in need in these tracts was twice the number that would have resulted from an even division of need across highest-need and other neighbourhoods.[1]
- Although frequently found near the centre of CMAs, highest-need neighbourhoods exhibit a variety of spatial patterns with no single one dominating.
- Highest-need neighbourhoods differ from other neighbourhoods along a variety of demographic, economic, and physical dimensions.
- The spatial concentrations of Aboriginal households in housing need and of recent immigrant households in housing need are more pronounced than the general concentration of core housing need.

1. The report defines highest-need census tracts as the 10 percent of census tracts in each CMA with the highest incidence of core housing need.

Chapter 1

Introduction

Housing plays a prominent role in the lives of Canadians. It is a key component of a community's quality of life. Homes provide a foundation for obtaining employment, for raising children, and for building relationships with neighbours and the broader community. Housing that is well maintained and suited to the needs of occupants contributes to general health, well-being, and social interaction. Housing that is affordable leaves households with sufficient financial resources to participate fully in the community at large. To prosper, grow, and meet a diversity of needs, cities need housing stock that is in good repair and that offers residents a mix of sizes, types, and prices.

This report explores changes in housing conditions and the forces driving those changes in Census Metropolitan Areas (CMAs) in Canada from 1990 onward. The term "housing conditions" in this context refers to a set of specific measures summarizing the circumstances in which individual households lived. These measures indicate whether housing is in good physical condition (adequate), whether it is spacious enough for its occupants (suitable), and whether it is affordable. In this framework, housing that is acceptable is housing that meets all three criteria, that is, housing that is adequate, suitable, and affordable.[2]

The extent to which Canadians live in acceptable housing largely reflects whether they have sufficient income to pay for such housing. Since market forces influence incomes and housing prices, the report begins with a summary of demographic and housing market trends. It explores factors underlying housing demand, changes in house prices and rents, and income growth in metropolitan areas during the 1990s. The chapter culminates with a discussion of changes in household incomes and shelter costs in CMAs from 1991 to 2001.

Subsequent chapters examine how well households living in CMAs were housed during the period from 1991 to 2001. The examination of housing conditions begins by looking at the proportion of households in CMAs occupying adequate, suitable, affordable, and acceptable housing. Subsequent chapters focus on households unable to access acceptable housing, that is, on households deemed to be in core housing need.

Throughout the bulk of the report, the emphasis is on identifying broad trends affecting CMAs and on describing the range of experience across CMAs. The last section shifts the focus from comparing and contrasting CMAs to exploring variation in housing conditions within individual CMAs. It looks at the distribution of core housing need within CMAs in 2001 and the characteristics of neighbourhoods in which core housing need was most prevalent.

Although the report does contain a wealth of information about individual CMAs, it does not comment in every chapter on trends and developments in each CMA. Details had to be omitted to maintain readability. Consequently, a companion set of appendices was prepared to supplement the main report. It contains 37 tables that profile the characteristics of households, housing markets, and housing conditions in each of Canada's 27 CMAs. The tables present data considered by the authors to be of interest to housing researchers, policy makers, and planners dealing with urban housing issues.

2. Box 3.1 in Chapter 3 describes Canada Mortgage and Housing Corporation's measures of housing adequacy, suitability, affordability, and acceptability.

Chapter 2

Demographic and housing market trends, 1990-2003[3]

The principal factor underlying expansion of the housing stock is growth in the number of private households. Much of this household growth derives from the rate of population increase. Across CMAs, variation in population growth to a large extent reflects the ability or inability of individual centres to attract migrants from other parts of Canada or from abroad. The relative economic performance of CMAs, particularly in creating jobs, drives much of this migration. More generally, employment generates income, and income growth in relation to housing costs affects the ability of individuals and families to form independent households and to pay for housing.

This chapter describes population and household growth in CMAs and changes in the composition of that growth. It also explores links between demographic and economic changes on the one hand and housing market activity on the other and examines how these developments influenced household incomes and shelter costs during the 1990s. It discusses the following points:

- In the late 1990s, population growth rates and components of growth differed widely by CMA. CMAs with relatively high growth, most of them in Ontario and Alberta, gained population through migration.
- Household growth in the 1990s was concentrated in urban centres in British Columbia, Ontario, and Alberta, diminishing in British Columbia in the second half of the decade and accelerating in Alberta.
- During the 1990s, couples with children declined as a proportion of all households in every CMA, while the share of one-person households and lone-parent households generally rose.
- In the late 1990s, the number of new homes built per capita was high in Census Metropolitan Areas with high rates of household growth. These CMAs were primarily in Alberta and Southern Ontario.
- After dropping in the early 1990s, the pace of housing construction increased in most CMAs in the second half of the decade as economic conditions improved.
- The rate of homeownership increased throughout the 1991-2001 period in almost all CMAs. A variety of factors, including accelerating income growth and low and declining mortgage rates, prompted stronger increases between 1996 and 2001 than earlier in the decade.
- As housing demand increased in the late 1990s, supply conditions tightened in most Census Metropolitan Areas. Rental vacancy rates fell, sales-to-listings ratios rose, and new home inventories shrank.

3. Most of the analysis in Chapter 2 addresses the period from 1990 to 2003. Where discussion relies on data from the Census of Canada, analysis is limited to the 1991-2001 period. In addition, data limitations precluded discussion of CMA population changes prior to 1996 (see below). To facilitate analysis of population and household growth, data were adjusted to 2001 CMA boundaries.

- With demand rising and markets tightening, housing prices and rents increased more rapidly from 1996 to 2003 than in the first half of the 1990s.
- Income growth accelerated in the late 1990s as the economy strengthened. In contrast to the early 1990s, household incomes increased more rapidly than shelter costs.
- As a result of the acceleration in income growth in the late 1990s and declining mortgage rates, households spent proportionately less of their before-tax incomes on shelter in 2001 than in 1996.

2.1 In the late 1990s, population growth rates and components of growth differed widely by CMA.[4] CMAs with relatively high growth, most of them in Ontario and Alberta, gained population through migration.

From 1996 to 2003, the population living in CMAs grew faster than the Canadian population overall (10.2 percent growth versus 6.8 for Canada).[5] The population of Calgary increased 20.6 percent, the most of any CMA. Toronto, Oshawa, Kitchener, and Edmonton rounded out the top five. With the exception of Vancouver, CMAs with growth above the CMA average were either in Ontario or Alberta (see Figure 2.1).[6]

Population growth in a CMA is driven by natural increase (the difference between births and deaths), international migration, interprovincial migration, and intraprovincial migration. All of the CMAs with above-average growth from 1996 to 2003 gained more population from migration than through natural increase. In-migration in most of these fast-growing CMAs was associated with relatively strong employment growth and falling unemployment rates (see sub-section 2.4 and Figure 2.6).[7]

Beyond this similarity, sources of growth differed widely (see Table 2.1 and Figure 2.2). Interprovincial migration was the biggest contributor to growth in Calgary, which also gained population from abroad and from other parts of Alberta. Like Calgary, Edmonton and many CMAs in Ontario also pulled in migrants from the surrounding province, other provinces, and abroad.[8]

Toronto and Vancouver, by contrast, lost population through out-migration to other parts of Canada, but these losses were more than offset by the arrival of large numbers of immigrants.[9] From 1996 to 2003, 43.9 percent of all immigrants to Canada came to Toronto, 16.4 percent to Vancouver (see Table 2.2). In these two CMAs, international migration accounted for more than 85 percent of the population increase. As a result, immigrants make up an increasing fraction of the population of these two cities, reaching 43.7 percent in Toronto in 2001 and 37.5 percent in Vancouver.[10]

4. Annual population estimates for CMAs were available up to 2003 but not prior to 1996. In March 2004, Statistics Canada revised CMA population estimates to take account of the 2001 Census. The new estimates reflect 2001 CMA boundaries and are derived from 2001 Census counts adjusted for net undercoverage.
5. All-CMA population figures exclude Abbotsford and Kingston since estimates for these two CMAs were not available for 1996 to 2000.
6. Growth in British Columbia declined considerably during the 1990s, largely because of a drop-off in interprovincial migration. Since Vancouver accounts for over half the provincial population, we can infer that growth also declined in Vancouver from 1990 to 2003.
7. Although the unemployment rate is a better indicator of labour market tightness than job creation, increases in employment are one of the factors driving construction of homes and, hence, are emphasized in this report.
8. In other words, net international migration, net interprovincial migration, and net intraprovincial migration were all positive in these centres.
9. The sum of net interprovincial and net intraprovincial (within province) migration was negative in these two CMAs.
10. Because the immigrant population of Canada is growing faster than the general population, the immigrant share of the total population is rising in many CMAs, though generally not as rapidly as in Toronto and Vancouver.

Though substantial, Montréal's net international migration was small compared to that of Toronto and was partly countered by out-migration to other provinces. Some of these out-migrants were immigrants moving in the years following their arrival in Montréal.[11] Montréal was the only one of the six largest CMAs in Canada to have below-average population growth from 1996 to 2003.

Just as migration was the major reason for relatively rapid growth in some CMAs, it was also at the root of slow growth in others. Populations in six CMAs—Greater Sudbury, Chicoutimi–Jonquière, Thunder Bay, Regina, Saint John, and Trois-Rivières—declined from 1996 to 2003. All of them experienced out-migration to other parts of Canada. In all but Regina, net interprovincial and net intraprovincial migration were both negative.

2.2 Household growth was concentrated in urban centres in British Columbia, Ontario, and Alberta, diminishing in British Columbia in the second half of the decade and accelerating in Alberta.

Household growth and housing construction are closely related. Growth in households to a large extent reflects changes in the growth and age structure of the population. Over the past three decades, household growth in Canada slowed as baby boomers aged and as population growth slowed. In the 1970s, when baby boomers began to form households in significant numbers, the rate of household growth was well above that of the 1990s (see Figure 2.3). The number of households increased faster than population, a consequence of a steady decline in average household size.[12]

During the 1990s, the number of households living in CMAs grew at a steady pace, rising 8.0 percent between 1991 and 1996 and again between 1996 and 2001 (see Table 2.3).[13] The rate of growth varied widely. The fastest-growing centres were in British Columbia, Alberta, and Southern Ontario—regions with relatively strong population growth—the top five being Abbotsford, Calgary, Oshawa, Vancouver, and Kitchener.

From 1996 to 2001, household growth increased substantially in Calgary and Edmonton in comparison to the first half of the 1990s. The acceleration coincided with an improving job market that drew migrants to these two cities (as previously discussed in sub-section 2.1). Calgary led all CMAs in household growth during this period (see Figure 2.4). Toronto, Ottawa–Hull, and Halifax also had above-average and accelerating growth rates in the late 1990s. Unlike these CMAs, those in British Columbia witnessed declining household and population growth.[14] In the early 1990s British Columbia had the fastest-growing provincial population and was the favourite destination for migrants from other provinces, but interprovincial migration turned negative in 1998 and remained so through 2003.

In the late 1990s, CMAs with the lowest household growth suffered from out-migration and had slow-growing or even declining populations (see sub-section 2.1). Northern Ontario had the lowest growth, followed by other centres in the Atlantic Provinces, the Prairies, and Quebec.

11. Between 1980 and 1995, Ontario and British Columbia were the only provinces to gain population through secondary migration of immigrants. Quebec had the highest absolute loss. See Citizenship and Immigration Canada, *The Interprovincial Migration of Immigrants to Canada*, IMDB Profile Series January 2000 (Ottawa: Citizensip and Immigration Canada, 2000), p. 7.
12. See sub-section 2.3 and Figure 2.5 for more on household size.
13. Coverage errors can affect growth rates calculated from census data. Currently unpublished coverage studies for the 2001 Census of Canada indicate that 2.99% of the population (excluding Indian Reserves) was missed in 2001, compared to 2.45% in 1996. Because household undercoverage estimates are not available for 2001, the precise impact of the rise in undercoverage on the number of households enumerated cannot be determined. It seems likely, however, that census data understate household growth in 1996-2001 relative to 1991-1996.
14. Although the most recent CMA population estimates from Statistics Canada do not, as indicated previously, cover years prior to 1996, previous estimates showed a significant reduction in population growth in Vancouver and Victoria in the second half of the 1990s compared to the first half.

2.3 Couples with children declined as a proportion of all households in every CMA, while the share of one-person households and lone-parent households generally rose.

In Canada in recent decades, the number of households comprising couples with children grew more slowly than any other type, including one-person households, lone-parent households, and couples without children. One-person households posted the fastest growth, more than tripling their numbers between 1971 and 2001. Aging of the population played a role in the increasing numbers of childless couples and people living alone—through the death of spouses and departure from home of children of aging parents. So too did social factors, such as low and declining fertility and the growing popularity of common-law unions. As a result, the average size of Canadian households declined steadily (see Figure 2.5).

From 1991 to 2001, the number of one-person households living in CMAs rose 28.8 percent, lone-parent households 24.7 percent, couples without children 14.3 percent, and couples with children just 7.1 percent (see Table 2.4).[15] People living alone accounted for an increasing share of all households and couples with children for a decreasing share in every CMA during the 1990s.[16] Although growth of lone-parent households slackened considerably in the late 1990s, the proportion of lone-parent households rose in most CMAs over the full decade.

2.4 In the late 1990s, the number of new homes built per capita was high in Census Metropolitan Areas with high rates of household growth. These CMAs were primarily in Alberta and Southern Ontario.

Household growth is closely linked to construction of new homes. Over time, the housing stock must expand to accommodate growing numbers of households.[17] If housing is sufficiently scarce, individuals and families hoping to establish households may decide that nothing is available that either suits their budgets or otherwise meets their needs. Because of differences in the underlying rate of household growth, the number of new homes constructed varies greatly from market to market, even for cities of similar size.

In 2001, per capita housing starts were highest in cities with high rates of household growth during the late 1990s (see Table 2.6). The majority of these active markets for new residential construction were in Alberta and Southern Ontario. On a per capita basis, Calgary, the CMA with the highest rate of household growth during this period, generated by far the most housing starts of any CMA in Canada. Edmonton, Vancouver, Halifax, and a number of CMAs in Ontario, including Toronto and Ottawa, also had relatively high rates of per capita new home building and household growth. In Vancouver, construction was down considerably from the first half of the 1990s, a decline that coincided with a substantial drop in the underlying rate of household growth.

In these urban areas, construction generally benefited from migration inflows and comparatively strong job creation.[18] In many, especially those in Alberta and Southern Ontario, employment growth was above the national average, a factor that helps account for the ability of these cities to attract migrants from elsewhere in Canada and from abroad (see Figure 2.6). Between 1996 and 2001, Calgary, in addition to posting the highest per capita housing starts and the highest rate of household growth, also had the highest rate of employment growth of any CMA. The story was different in Vancouver, where high

15. To facilitate analysis of changes in household composition, 2001 Census data were retrieved using pre-2001 family definitions.
16. See Appendix Tables A1.2 to A1.6 for CMA-specific data on household composition.
17. In the absence of household growth, the number of new homes required is limited to second homes and units needed to replace residences lost from the housing stock through demolition, fire, conversion to non-residential uses, or other reasons.
18. See sub-section 2.1 for a discussion of components of population change.

immigration levels helped counter the dampening effect on household formation and housing demand of moderate job creation and out-migration to other parts of Canada.

In most urban markets in the Atlantic provinces, Quebec, Northern Ontario, Manitoba, and Saskatchewan, household growth and per capita housing starts were relatively low between 1996 and 2001 compared to other parts of Canada. Per capita housing starts were lowest in Greater Sudbury and Thunder Bay, the two CMAs with the lowest rates of household growth and job creation.

2.5 The pace of housing construction increased in most CMAs in the second half of the decade as economic conditions improved.

In 2003, housing starts rose 7 percent in Canada, reaching 218,426, the highest level since 1988 (see Figure 2.7). Since the mid 1990s, CMAs have accounted for an increasing proportion of starts. Following the mid 1990s, housing starts rose in most CMAs, more than doubling in many. Increases were generally larger in Southern Ontario and Alberta than in other parts of the country. Construction also increased substantially in Montréal and Québec. In a handful of CMAs, notably in Northern Ontario and British Columbia, starts in 2003 were below the average of the first half of the 1990s despite recent increases.

A number of factors triggered rising housing demand in the late 1990s, including job creation, income growth, and low mortgage rates. After a series of lean years in the early 1990s, employment grew rapidly, slowing briefly in 2001, before rebounding.[19] From highs of more than 11 percent in the early 1990s, the unemployment rate in Canada fell to 6.9 percent in 2000 and remained below eight percent through 2003. As noted in the previous section, CMAs with above-average job gains were concentrated in Alberta and Southern Ontario.[20] Stronger employment growth contributed to rising disposable incomes. For Canada as a whole, growth in real disposable incomes paralleled the pace of job creation, accelerating from 1997 through 2000 and maintaining a somewhat slower but still positive pace thereafter (see Figure 2.9 and accompanying income definition). Demand also received a boost from mortgage rates, which fell significantly from 1990 through 2003 (see Figure 2.10).

2.6 The rate of homeownership increased in almost all CMAs. A variety of factors, including accelerating income growth and low and declining mortgage rates, prompted stronger increases between 1996 and 2001 than earlier in the decade.

The rate of homeownership in Canada increased from 62.6 percent in 1991 to 63.6 percent in 1996 and 65.8 percent in 2001.[21] During the second half of the 1990s, growth in owner households accelerated, while the number of renter households scarcely grew at all.[22] The consequent increase in the national ownership rate between 1996 and 2001 was the largest gain for any five-year intercensal period since 1971.

During the decade as a whole, ownership rates increased in every CMA but Abbotsford. The largest increase was in Calgary, where the rate jumped from 60.6 to 70.6 percent. A considerable rise also occurred in Edmonton.

19. Based on the change in average monthly employment, employment growth in 2003 nearly equalled growth in 2002. On a December-to-December basis, however, job creation slowed noticeably in 2003.
20. The ranking of CMA employment growth does not change greatly when the focus shifts from the 1996-2001 data presented in the previous section to 1996-2003. For the latter period, Oshawa edged out Calgary for the strongest employment gain based on average monthly employment during the year. Appendix Table A1.10 presents annual growth in employment by CMA for 1990 through 2003.
21. The ownership rate is computed simply as the number of owner households divided by the total number of households.
22. In this period, the number of owner households grew by an annual average of 146,500, renters by only 400.

Between 1996 and 2001, ownership rates in most Census Metropolitan Areas rose more rapidly than between 1991 and 1996.[23] In the second half of the 1990s, the largest increases in ownership rates among CMAs occurred in Toronto and Calgary. Increases in ownership rates from 1996 to 2001 were stronger than average in most Ontario CMAs.

In 2001, Oshawa had the highest ownership rate (75.6 percent) of any CMA. St. Catharines–Niagara, Thunder Bay, Windsor, Abbotsford, and Calgary also topped 70 percent. Rates were below-average in Quebec, especially in Montréal, where, despite decades of increases, barely half of households owned their homes in 2001.

Although the likelihood of being a homeowner increases with age, the widespread rise in ownership rates was not entirely the effect of an aging population. Even after the effect of age was removed, increases in homeownership were still evident in the majority of CMAs, especially in the second half of the decade (see Table 2.7). During the latter period, increases in ownership rates after controlling for the effects of aging were generally larger in centres in Southern Ontario, Saskatchewan, and Alberta than elsewhere. In contrast, aging accounted for almost all of the ownership gains in British Columbia in the late 1990s.

Rising ownership rates were only partly attributable to the aging of the population. Other forces were at work as well, especially late in the decade when economic conditions improved and ownership rates in Canada rose in every age group. Low mortgage rates, strong employment growth, and rising disposable incomes brought homeownership within reach of increasing numbers of households. Despite rising in the late 1990s, mortgage rates in 2001 were nonetheless lower than in 1996 and much lower than at the beginning of the decade (see Figure 2.10). The decline in rates helped counteract the effect on mortgage carrying costs of relatively strong house price increases in the second half of the 1990s (see sub-section 2.8). Households looking to purchase homes further benefited from accelerating employment and income growth during this period (see sub-sections 2.5 and 2.9).[24] Tightening rental market conditions also worked in favour of homeownership (see sub-section 2.7). In the late 1990s, prospective renters had an increasingly difficult time finding vacant apartments. Many chose to stay home: the proportion of young adults (aged 20 to 29) living with their parents rose throughout the decade—from 33 percent in 1991 to 39 percent in 1996 and 41 percent in 2001.[25]

Box 2.1: Ownership rates

The **ownership rate** is simply the number of owner households divided by the total number of households. The Census of Canada characterizes the tenure of each household as either owned, rented, or band (on an Indian reserve or settlement).

Age-specific ownership rates describe the percentage of owner households among all households with primary maintainers in a particular age group. The **primary household maintainer** is the first person in the household listed as responsible for major household payments (e.g., rent or mortgage).

23. By contrast, ownership rates in Edmonton, Calgary, Ottawa–Hull, and a handful of other CMAs increased more in the early 1990s than later in the decade.
24. Although mortgage rates fell through much of the 1990s, the big jump in ownership rates occurred late in the decade during a period of sustained employment and income growth.
25. Statistics Canada, *Profile of Canadian families and households: Diversification continues* Catalogue no. 96F0030XIE2001003 (Ottawa: Statistics Canada, 2002), p. 7.

2.7 As housing demand increased in the late 1990s, supply conditions tightened in most Census Metropolitan Areas.[26] Rental vacancy rates fell, sales-to-listings ratios rose, and new home inventories shrank.

After declining marginally in the early 1990s, the rental vacancy rate for all CMAs fell substantially between 1996 and 2001, from 4.3 to 1.1 percent, before rising in the next two years (see Figure 2.11).[27] In 2003, Québec posted the lowest vacancy rate of any CMA at 0.5 percent, followed by Montréal at 1.0 percent. Before rising in recent years, rates in most rental markets in Southern Ontario and the Prairies were lower than those in other regions.

In the resale housing market, the sales-to-listing ratio for all CMAs more than doubled from 1990 to 2002, before dropping slightly in 2003.[28] Most of the increase took place after 1995. In the new home market, the all-CMA inventory of completed but unoccupied homes shrank by two-thirds from 1990 to 2002, with most of the decrease occurring in the first half of the period. Inventories rose in 2003 but were still well below half their 1990 level. The general decline in new home inventories likely reflected both an increase in demand and the tendency since the early 1990s among builders to commence construction only after a significant proportion of a development has been sold.

2.8 With demand rising and markets tightening, housing prices and rents increased more rapidly from 1996 to 2003 than in the first half of the 1990s.[29]

From 1996 to 2003, the all-CMA average rent of a two-bedroom apartment, unadjusted for inflation, increased at an average annual rate of 2.6 percent, up from 1.1 percent in the period from 1992 to 1996 (see Figure 2.12).[30] In Edmonton, the average rent of a two-bedroom apartment rose 39.4 percent from 1996 to 2003 (or 4.9 percent annually). Calgary came close to matching Edmonton—an increase of 35.1 percent (or 4.4 percent annually). CMAs with the largest rent increases were in Alberta and Southern Ontario. In 2003, rents were typically higher in Southern Ontario, Alberta, and British Columbia than elsewhere. Toronto had the highest average two-bedroom rent of any CMA, followed by Vancouver (see Appendix Table A1.15). Rents over the past decade have been comparatively low in all Quebec CMAs.

From 1996 to 2003, resale house prices increased much faster than in the 1990-1996 period. The average resale price for all CMAs, unadjusted for inflation, rose at an annual rate of 4.8 percent versus 0.6 percent in the earlier period (see Figure 2.13).[31] The largest price increase in the later period occurred in Calgary, a gain of 56.8 percent (7.7 percent annually). The rate of price increase was comparatively low in Thunder Bay, Greater Sudbury, and, to a lesser extent, in Vancouver. In 2003, average prices were highest

26. For CMA-specific data on vacancy rates, sales-to-listing ratios, and new home inventories, see Tables A1.12 to A1.14 in the Appendix.
27. Quoted vacancy rates are from CMHC's Rental Market Survey. Rates are for privately initiated apartment structures of three units or more. Prior to 2002, Kingston and Abbotsford are not included in the average vacancy rate for Census Metropolitan Areas.
28. The sales-to listings ratio equals MLS® sales divided by MLS® new listings. The ratio is a measure of the scarcity of the supply of homes for sale relative to demand. When the ratio is high, prices tend to increase more rapidly than when it is low. MLS® is a registered trademark of the Canadian Real Estate Association.
29. Substituting 1996-2001 for 1996-2003 does not alter this general conclusion. In this sub-section, rents and prices have not been adjusted for inflation. The discussion seeks merely to demonstrate that prices and rents increased more rapidly following the mid-1990s than earlier in the decade. Adjustment for inflation would not affect conclusions drawn in sub-sections 2.9 and 2.10, which focus on the relative growth rates of household incomes and shelter costs and consequent changes in the proportion of household income spent on shelter.
30. Rents are for privately initiated apartment structures of three units or more. CMHC's Rental Market Survey originally covered apartment structures of six units or more. The universe was subsequently broadened to include apartments in structures of three to five units. Data for the expanded universe are not available for all CMAs in 1990 and 1991; hence, discussion of rents focuses on the period from 1992 onwards.
31. Data on average MLS® resale prices are not adjusted for changes in housing quality, for example, shifts in the mix of housing types being sold. MLS® is a registered trademark of the Canadian Real Estate Association.

in Vancouver, followed by Toronto and Victoria (see Appendix Table A1.16). Prices were well below average in the Atlantic provinces, Quebec, Manitoba, and Saskatchewan.

After dropping at an annual average of 1.5 percent between 1990 and 1996, the New Housing Price Index for Canada as a whole, unadjusted for inflation, rose 2.3 percent a year on average from 1996 to 2003 (see Figure 2.14).[32] The largest increases were in Calgary (39.7 percent or 4.9 percent annually) and Ottawa–Hull (39.2 percent or 4.8 percent annually). The index decreased in Saint John–Moncton–Fredericton, Sudbury–Thunder Bay, Vancouver, and Victoria.[33]

2.9 Household incomes increased more rapidly than shelter costs in the late 1990s .[34]

Box 2.2: Shelter Costs

Unlike housing price and rent data, **shelter costs** describe what households actually spend on housing each month. In contrast, data on housing prices describe current purchase prices, not the average monthly shelter-related outlays of owner households. Similarly, rent data show the cost of renting a particular type of apartment (e.g., a two-bedroom unit in a building of three units or more), not the average monthly amount paid for shelter by all renters (see sub-section 2.9.1 for information about types of rental units not covered by standard rent data).

- For **renters**, shelter costs include rent and any payments for electricity, fuel, water and other municipal services.
- For **owners**, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.
  - Mortgage payments reflect both the mortgage rate and the amount borrowed. In turn, loan amounts reflect, in part, the original purchase price.

In the first half of the 1990s, increases in shelter costs exceeded growth in household incomes. From 1991 to 1996, average shelter costs—unadjusted for inflation—increased by 9.8 percent in Canada's CMAs (see Table 2.8). Before-tax household incomes grew by only 5.5 percent between 1990 and 1995.[35] For renters, the disparity between increases in shelter costs and income growth was considerably more pronounced: shelter costs increased 9.4 percent, household incomes just 0.2 percent. Although owners fared better than renters, their 5.6 percent income growth still lagged the 9.0 percent rise in their shelter costs.

In the late 1990s, income growth accelerated as the economy strengthened and job creation improved. The improvement in household incomes in combination with declining mortgage rates was more than sufficient to counter the effects of the more rapid increases in housing prices and rents described in the previous section. Growth in household incomes exceeded increases in shelter costs by a healthy margin.

32. Unlike data on average MLS® resale prices, the New House Price Index (NHPI) controls for changes in quality; it is intended to measure changes in the price of new homes with the same attributes in two consecutive periods. The NHPI for Canada is a weighted average of individual metropolitan indices. It would in effect approximate an all-CMA average but for the fact that it is not computed for all major centres in Canada and that some data for smaller centres (Moncton and Fredericton) are incorporated.
33. Only Vancouver appears in Figure 2.14. Annual data on the change in the New Housing Price Index for Saint John–Moncton–Fredericton, Sudbury–Thunder Bay, Victoria, and other CMAs are provided in Appendix Table A1.17. Statistics Canada computes joint Saint John–Moncton–Fredericton and Sudbury–Thunder Bay indices.
34. All cost and income data in sub-section 2.9 are unadjusted for inflation. Inflation adjustment would not affect conclusions concerning the relative growth rates of household incomes and shelter costs. Census data used in analyses of shelter costs and incomes exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
35. Reference dates for income and shelter cost data collected by the Census of Canada differ. Income data refer to the calendar year preceding the census, while shelter cost data give expenses for the census year. Data from the 1991 and 1996 Censuses therefore describe shelter costs in 1991 and 1996 and household incomes in 1990 and 1995. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Between 1995 and 2000, before-tax household incomes in CMAs, unadjusted for inflation, rose 21.2 percent. Average shelter costs rose just 10.5 percent between 1996 and 2001. Improvement in income growth was particularly notable for renters: after virtually no gain between 1990 and 1995, the incomes of renter households rose 18.2 percent between 1995 and 2000, while their shelter costs increased only 9.5 percent. The incomes of owner households grew 19.6 percent between 1995 and 2000, shelter costs just 9.6 percent.[36]

Calgary led all CMAs in income growth. Income increases were generally highest in CMAs in Southern Ontario and Alberta, the centres with the strongest job creation. Between 1995 and 2000, the household incomes of owners and renters each grew by more than 20 percent in four CMAs: Calgary, Toronto, Ottawa–Hull, and Edmonton.

2.9.1 Shelter cost increases showed patterns that diverged in some respects from the housing price and rent trends discussed previously.[37]

Whereas new and resale house prices both increased more rapidly in the late 1990s than in the early 1990s, the average shelter costs of owners in CMAs grew at almost the same rate in the two periods. This apparent discrepancy likely reflects the role of declining mortgage rates in containing mortgage costs and the fact that house price increases only affect the shelter costs of those looking to purchase homes, not the costs of those who already own.[38] Those who already owned homes and renewed mortgages on those homes in the late 1990s would generally have seen their monthly payments drop. On the other hand, since the proportion of owners with mortgages actually rose during the 1990s, increasing retirement of mortgage debt by aging baby boomers does not seem to have been a factor in restraining increases in owner shelter costs.[39]

Overall, the average shelter costs of owners in 2001 were the cumulative product of a multitude of decisions by individual households to obtain or pay off mortgages and to pay down or add to mortgages to finance renovation or other spending.[40] In the late 1990s, the net outcome of all these individual choices when coupled with declining mortgage rates was a rate of shelter cost growth for owners that was similar to that of the first half of the decade.

Like house prices, average rents increased more rapidly in the late 1990s than in the early 1990s, but there was no comparable acceleration in the growth rate of renter shelter costs. One possible explanation for this difference is that rent data only cover a portion of the rental market. Data quoted previously pertain to two-bedroom apartments in privately initiated rental structures of three units or more.[41] As such, they do not cover units either with fewer than or more than two bedrooms. In addition, they do not include other types of units that may be rented, such as basement apartments, semi-detached homes,

36. The average income of all households grew at a faster rate (21.2 percent) between 1995 and 2000 than the average incomes of owner (19.6 percent) or renter (18.2 percent) households. Seemingly counterintuitive, this fact reflects the large jump in the proportion of households owning in 2001 in comparison to 1996.
37. Although discussion of housing price and rent increases in sub-section 2.8 focussed on changes from 1996 to 2003, the basic conclusion that increases accelerated after the first half of the 1990s holds for the 1996-2001 period as well.
38. While the statement is generally true, note that price changes could affect the costs of those who already own homes through the property tax system.
39. According to census data, 51.5 percent of non-farm owner households in Canada had mortgages in 1991. This percentage grew to 53.2 in 1996 and 55.1 in 2001.
40. Although the increase in the proportion of owner households with mortgages suggests that some households may have increased their borrowing, growth of outstanding mortgage credit actually slowed from 1996 to 2001 relative to the 1991-96 period (internal CMHC estimates). Note that owner shelter costs collected by the census do not include lines of credit secured by the family home.
41. Canada Mortgage and Housing Corporation's Rental Market Survey surveys apartments of all sizes in privately initiated rental apartment structures of three units or more.

condominiums, single-detached homes, and row houses that are not part of a rental development. This so-called secondary rental market is thought to account for over 40 percent of all rented units in Canada, a proportion that, according to the limited evidence available, may have risen during the 1990s.[42]

2.10 Households spent proportionately less of their before-tax incomes on shelter in 2001 than in 1996.

In CMAs as a group, the average shelter-cost-to-income ratio (STIR) for all households regardless of tenure rose from 22 percent in 1991 to 24 percent in 1996 (see Table 2.9).[43] During this period, the increase in average STIR was greater for renter households (from 27 to 30 percent) than for owners (from 18 to 19 percent).

As the economy gained strength in the late 1990s, average STIRs showed the effects of the consequent acceleration in income growth, as well as declines in mortgage rates. As noted previously, the drop in mortgage rates reduced the monthly payments of households renewing mortgages and helped compensate homebuyers for the relatively strong house price increases in the second half of the 1990s. Between 1996 and 2001, the average STIR for all households living in CMAs fell from 24 percent back to the 1991 level of 22 percent. The average STIR for renters dropped from 30 to 28 percent, just above the 1991 level of 27 percent. Despite income growth that exceeded increases in shelter costs, the average STIR for owners in 2001 was 19 percent, unchanged from the 1996 average.[44]

The pattern of changes in incomes and STIRs during the 1990s strongly implies that renter households were more affected by economic fluctuations than owner households. Negligible growth in renter incomes in the early 1990s gave way to substantial increases in the second half of the decade once the economy improved. The average STIRs of renters showed the effects, rising significantly and then dropping in the late 1990s. The relatively limited movement in owner STIRs during the period indicates that owners on average were more insulated from the effects of economic cycles than renters. Since renters tend to be younger than owners and hence have less experience in the labour market, their greater sensitivity to economic cycles should come as no surprise.

An influx of large numbers of renters into the ownership ranks could be one reason for the absence of visible improvement in the average STIR of owner households between 1996 and 2001. The magnitude of the increase in the homeownership rate between 1996 and 2001 (see sub-section 2.6) suggests that many households that were renting in 1996 had made the move to ownership by 2001. If such new owners spent relatively high proportions of their incomes on shelter, their high STIRs could offset the

42. This rental market is secondary in the sense that much of it is not part of the permanent rental stock, but rather consists of units that, though rented, could revert to owner-occupancy or be withdrawn by their owners from the rental stock at any time. In 1991, the universe of Canada Mortgage and Housing Corporation's Rental Market Survey (RMS) amounted to 59.9 percent of the number of rented dwellings enumerated in the 1991 Census. In 2001, the proportion was somewhat lower at 58.5 percent. The decline in the proportion of rented units accounted for by the RMS universe may have been greater than suggested by these figures given the increase in the rate of undercoverage in the 2001 Census (see footnote in sub-section 2.2); in other words, had the coverage rate for the 2001 Census equaled that of earlier censuses, the number of renter households enumerated in 2001 would have been correspondingly higher.

43. As noted previously, reference dates for income and shelter cost data collected by the Census of Canada differ. Income data refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

44. The increasing proportion of owner households between 1996 and 2001 (see sub-section 2.6) is the reason that the average STIR for all households could return to its 1991 level in 2001 even though STIRs for owners and renters remained above their 1991 levels. See note 36 for related discussion.

lower, declining STIRs of other owners, leaving the average unchanged.[45] It is also possible that some owners took on additional mortgage debt—to finance renovations for example—but as discussed in the previous sub-section, the net effect on shelter costs of any such borrowing was countered by declining mortgage rates. Lower rates allowed households to borrow more without increasing their mortgage payments.[46]

Despite significant declines in their average STIRs in the late 1990s, renter households in 2001 spent a considerably higher proportion of their before-tax incomes on shelter than owners. In most CMAs, differences in the average STIRs of owners and renters amounted to 10 percentage points or more. These differences largely reflected underlying differences in income. In many CMAs, the average household incomes of owners were more than double those of renters (see Appendix Table A1.18). Although owners also paid more for their housing than renters, differences in the shelter costs of owners and renters amounted in most CMAs to between 20 and 40 percent, far less than differences in income.

Between 1996 and 2001, the average STIRs of renter households fell in most CMAs. Regina and Saskatoon were the only CMAs where renters were spending a higher proportion of their before-tax incomes on shelter in 2001 than in 1996. In 2001, STIRs for renters were lower in Quebec and Alberta CMAs than elsewhere. Although the incomes of renter households in Quebec were below the all-CMA average, their shelter costs were even more modest in relative terms. By contrast, while shelter costs for renters in Calgary and Edmonton were close to (Edmonton) or above the all-CMA average (Calgary), their incomes were also above average. In Quebec, reductions in the STIRs of renters in the late 1990s came about in conjunction with moderate income growth and very modest increases in shelter costs. In Alberta, shelter cost increases for renters between 1996 and 2001 were large but were more than offset by vigourous income growth.

The average STIRs of owner households decreased in Halifax and in most CMAs in Quebec and Southern Ontario between 1996 and 2001. The story was different west of Ontario and in Northern Ontario, where owner STIRs did not show improvement during the period, instead either increasing or remaining at 1996 levels. The percentage of before-tax incomes spent by owners on shelter rose between 1996 and 2001 in six CMAs—St. Catharines–Niagara, Windsor, Greater Sudbury, Saskatoon, Abbotsford, and Vancouver. Owners in the last two centres shared the distinction of having the highest average STIRs of any CMA in Canada. Owners in Toronto also devoted a relatively high proportion of their incomes to shelter, but unlike their counterparts in Vancouver and Abbotsford, where STIRs increased from 1991 to 1996 and again from 1996 to 2001, owners in Toronto witnessed a return in 2001 of their average STIR to the 1991 level. Owners in Quebec CMAs spent proportionately less of their incomes on shelter in 2001 than owners in most other CMAs. As was the case for renter households, average STIRS for owners fell in every Quebec CMA between 1996 and 2001 on the strength of the same combination of modest income gains and small shelter cost increases.

45. In theory, the proportion of income spent by an owner household on shelter should decline in the years following purchase, since mortgage payments are fixed, at least for the term of the mortgage, while incomes can rise through cost-of-living adjustments and career advancement. In addition to raising the average STIR of owner households, the shift from renting to owning could have raised the average STIR of renters, if renters opting to buy homes were relatively well-off compared to other renters. In such a case, the average STIR for renters would likely have been lower had these households remained as renters instead of buying.
46. Relative to disposable income, the burden of servicing mortgage debt did not increase in the 1990s. See Canada Mortgage and Housing Corporation, "Are debt levels of Canadians too much to handle?", *Housing Facts*, July 2003, p. 6.

Table 2.1 Components of population growth or loss, CMAs, 1996-2003[1]

	Total population growth/loss	Components of growth or loss			
		Natural increase	Net international migration	Net interprovincial migration	Net intraprovincial migration
Population growth (largest component shaded)					
Canada	2,018,920	829,731	1,234,882	0	0
All CMAs[2]	1,824,055	631,192	1,183,981	45,474	-58,717
Toronto	709,424	218,447	619,434	37,074	-138,191
Vancouver	227,582	64,776	214,058	-12,526	-29,855
Montréal	195,337	91,288	149,221	-60,048	8,990
Calgary	173,504	49,286	37,293	74,263	4,654
Ottawa–Hull	111,278	38,333	29,142	22,609	8,294
Edmonton	107,317	40,363	16,158	34,661	8,062
Hamilton	61,016	15,153	21,673	3,268	12,556
Kitchener	49,918	18,180	17,669	3,774	10,184
Oshawa	42,746	13,228	707	1,145	26,823
Windsor	33,670	9,018	18,420	1,955	6,844
London	29,134	10,728	12,216	60	1,296
Halifax	26,257	11,063	9,176	1,667	4,293
Québec	21,877	10,582	6,031	-4,576	7,928
Winnipeg	19,566	15,591	15,193	-19,548	2,726
St. Catharines–Niagara	10,937	1,826	4,069	1,349	4,730
Victoria	10,310	-2,687	1,409	3,166	2,034
Sherbrooke	9,183	3,532	5,721	-1,210	264
Saskatoon	8,564	8,417	3,321	-11,392	7,815
St. John's	3,016	2,152	1,462	-9,307	8,707
Population loss (largest component shaded)					
Trois-Rivières	-1,211	88	65	-350	-1,294
Saint John	-1,742	1,670	544	-2,520	-386
Regina	-2,130	5,548	2,215	-12,210	3,132
Thunder Bay	-4,542	1,377	-754	-3,763	-1,170
Chicoutimi–Jonquière	-7,391	1,852	139	-43	-9,224
Greater Sudbury	-9,565	1,381	-601	-2,024	-7,929

1. Because of adjustments made by Statistics Canada to intercensal population estimates, components of population growth do not sum to the population change.
2. All-CMA figures exclude Kingston and Abbotsford. Data for 1996 to 2000 were not available for these CMAs.
Source: CMHC, adapted from Statistics Canada (CANSIM II).

Table 2.2 Distribution of immigrants, CMAs, 1996-2003[1]

	Number of immigrants	% of Canadian total
Canada	**1,506,201**	**100.0**
All CMAs	**1,408,603**	**93.5**
Toronto	661,850	43.9
Vancouver	247,750	16.4
Montréal	189,561	12.6
Calgary	53,739	3.6
Ottawa–Hull	52,457	3.5
Edmonton	28,658	1.9
Hamilton	28,187	1.9
Windsor	23,251	1.5
Kitchener	22,753	1.5
Winnipeg	21,532	1.4
London	17,754	1.2
Halifax	11,196	0.7
Quebec	10,279	0.7
St. Catharines–Niagara	7,388	0.5
Sherbrooke	6,865	0.5
Victoria	5,606	0.4
Saskatoon	5,545	0.4
Regina	3,971	0.3
Oshawa	3,951	0.3
St. John's	2,172	0.1
Saint John	1,037	0.1
Greater Sudbury	804	0.1
Chicoutimi–Jonquière	788	0.1
Trois-Rivières	780	0.1
Thunder Bay	729	0.0

1. Arriving in Canada between July 1, 1996 and June 30, 2003. Excludes Kingston and Abbotsford. (Data for 1996 to 2000 were not available for these CMAs).

Source: CMHC, adapted from Statistics Canada (CANSIM II).

Table 2.3 Household growth, Canada and CMAs, 1991-2001 (%)[1]

	CMAs ranked by growth over 1991-2001		
	1991-96	1996-01	1991-01
Canada	**8.0**	**6.9**	**15.4**
Abbotsford	21.4	9.4	32.8
Calgary	10.6	16.7	29.1
Oshawa	13.0	11.2	25.7
Vancouver	13.7	9.5	24.5
Kitchener	9.6	9.1	19.6
Toronto	8.8	9.8	19.5
Windsor	9.0	8.5	18.3
Halifax	7.7	9.8	18.3
Ottawa–Hull	8.1	9.1	18.0
St. John's	9.5	7.5	17.8
Sherbrooke	8.8	7.6	17.1
All CMAs	**8.0**	**8.0**	**16.6**
Quebec	8.9	6.9	16.5
Edmonton	4.4	11.4	16.3
Hamilton	6.5	7.4	14.4
Victoria	8.3	4.8	13.6
London	6.3	6.6	13.3
Kingston	7.2	5.3	12.9
Montréal	5.9	5.7	11.9
Saskatoon	6.3	5.2	11.8
St. Catharines–Niagara	5.6	4.4	10.3
Trois-Rivières	6.4	3.3	10.0
Chicoutimi–Jonquière	5.1	3.8	9.1
Regina	4.2	2.6	7.0
Greater Sudbury	7.5	-1.0	6.5
Saint John	3.5	2.6	6.2
Winnipeg	2.7	3.1	5.9
Thunder Bay	3.9	0.7	4.6

1. Household growth data are based on 2001 Census Metropolitan Area boundaries.
Source: CMHC, adapted from Statistics Canada custom tabulations (Census of Canada).

Table 2.4 Household growth by type of household[1], all CMAs and Canada, 1991-2001 (%)[2]

		1991-1996	1996-2001	1991-2001
All CMAs	All households	**8.0**	**8.0**	**16.6**
	Couples with children	4.6	2.4	7.1
	Couples without children	2.4	11.6	14.3
	Lone-parent households	19.0	4.8	24.7
	One-person households	13.9	13.1	28.8
	Other households[3]	8.6	11.0	20.5
Canada	All households	**8.0**	**6.9**	**15.4**
	Couples with children	2.9	-1.2	1.7
	Couples without children	5.0	12.2	17.9
	Lone-parent households	19.1	4.1	23.9
	One-person households	14.9	13.5	30.4
	Other households[3]	9.1	11.0	21.1

1. For consistency, 2001 Census data were retrieved using pre-2001 family definitions.
2. 1991 and 1996 data were adjusted to 2001 CMA boundaries.
3. Other households comprise multiple-family households and non-family households of two or more persons.
Source: CMHC, adapted from Statistics Canada custom tabulations (Census of Canada).

Table 2.5 Distribution of households by type, all CMAs and Canada, 1991-2001 (%)

		1991[1]	1996[1]	2001[2]
All CMAs	All households	**100.0**	**100.0**	**100.0**
	Couples with children	35.9	34.8	33.0
	Couples without children	23.6	22.4	23.1
	Lone-parent households	9.4	10.4	10.1
	One-person households	24.0	25.3	26.5
	Other households[3]	7.0	7.1	7.3
Canada	All households	**100.0**	**100.0**	**100.0**
	Couples with children	37.4	35.6	32.9
	Couples without children	24.8	24.1	25.3
	Lone-parent households	9.0	10.0	9.7
	One-person households	22.8	24.2	25.7
	Other households[3]	6.0	6.1	6.3

1. 1991 and 1996 data were adjusted to 2001 CMA boundaries.
2. For consistency, 2001 Census data were retrieved using pre-2001 family definitions.
3. Other households comprise multiple-family households and non-family households of two or more persons.

Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC, adapted from Statistics Canada custom tabulations (Census of Canada).

Table 2.6 Per capita housing starts and household growth, rank order, CMAs

Per capita starts, 2001 (starts per 1,000 population)[1]		Household growth, 1996-2001 (%)[2]	
Calgary	11.6	Calgary	16.7
Toronto	8.4	Edmonton	11.4
Oshawa	8.4	Oshawa	11.2
Kitchener	8.2	Toronto	9.8
Edmonton	8.2	Halifax	9.8
Ottawa–Hull	7.2	Vancouver	9.5
Windsor	6.7	Abbotsford	9.4
Halifax	6.3	Kitchener	9.1
St. John's	5.8	Ottawa–Hull	9.1
Vancouver	5.2	Windsor	8.5
Hamilton	4.9	Sherbrooke	7.6
Kingston	4.6	St. John's	7.5
Saskatoon	3.9	Hamilton	7.4
Victoria	3.9	Québec	6.9
Montréal	3.8	London	6.6
Sherbrooke	3.8	Montréal	5.7
Québec	3.7	Kingston	5.3
London	3.6	Saskatoon	5.2
Regina	3.2	Victoria	4.8
Saint John	3.0	St. Catharines–Niagara	4.4
St. Catharines–Niagara	2.9	Chicoutimi–Jonquière	3.8
Abbotsford	2.7	Trois-Rivières	3.3
Trois-Rivières	2.3	Winnipeg	3.1
Winnipeg	2.1	Regina	2.6
Chicoutimi–Jonquière	2.1	Saint John	2.6
Thunder Bay	1.7	Thunder Bay	0.7
Greater Sudbury	1.2	Greater Sudbury	-1.0
All CMAs	**6.0**	**All CMAs**	**8.0**
Canada	**5.2**	**Canada**	**6.9**

1. Per capita figures are based on July 1 populations.
2. Household growth data are based on 2001 Census Metropolitan Area boundaries. Between 1996 and 2001, CMA boundaries changed in Halifax, Sherbrooke, Ottawa–Hull, Kingston, London, Windsor, Greater Sudbury, and Thunder Bay.

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada (CANSIM II, Census of Canada); Statistics Canada, *Profile of Canadian families and households: Diversification continues*, Catalogue no. 96F0030XIE2001006.

Table 2.7 Ownership rates, actual and age-standardized, CMAs, 1991-2001 (%)

	Actual rate			Age-standardized rate[2]		
	1991[1]	1996[1]	2001	1991[1]	1996[1]	2001
St. John's	67.0	67.5	69.5	68.9	68.2	69.5
Halifax	58.9	60.8	61.7	61.3	61.3	61.7
Saint John	63.5	65.6	67.4	65.0	66.1	67.4
Chicoutimi–Jonquière	60.8	60.8	62.3	61.9	61.0	62.3
Québec	53.6	54.9	55.5	54.3	55.2	55.5
Sherbrooke	49.7	50.5	51.9	50.6	51.0	51.9
Trois-Rivières	54.3	55.5	57.3	55.6	56.4	57.3
Montréal	47.0	48.5	50.2	48.0	48.9	50.2
Ottawa–Hull	55.9	58.8	61.7	58.4	59.8	61.7
Kingston	59.5	61.4	63.9	61.9	62.6	63.9
Oshawa	70.1	71.4	75.6	72.3	72.5	75.6
Toronto	58.0	58.4	63.2	60.2	59.5	63.2
Hamilton	64.6	65.2	68.3	66.1	65.8	68.3
St.Catharines–Niagara	71.3	70.7	73.2	72.6	71.7	73.2
Kitchener	61.5	62.4	66.7	63.7	63.5	66.7
London	58.3	60.7	62.8	60.5	61.5	62.8
Windsor	68.6	68.8	71.8	69.4	69.3	71.8
Greater Sudbury	64.5	63.0	65.8	65.9	64.3	65.8
Thunder Bay	68.6	69.8	71.9	70.1	70.8	71.9
Winnipeg	62.3	63.9	65.5	64.0	64.6	65.5
Regina	66.2	66.1	68.2	67.6	66.5	68.2
Saskatoon	61.1	61.4	65.0	62.7	62.2	65.0
Calgary	60.6	65.5	70.6	63.3	66.1	70.6
Edmonton	59.2	64.4	66.3	62.1	64.9	66.3
Abbotsford	72.9	71.5	71.1	73.7	72.4	71.1
Vancouver	57.5	59.4	61.0	59.7	60.6	61.0
Victoria	61.1	62.1	63.1	62.5	63.1	63.1
Canada	**62.6**	**63.6**	**65.8**	**64.5**	**64.4**	**65.8**

1. The 1991 and 1996 data are adjusted to 2001 CMA boundaries.
2. Home ownership rates are age-standardized to the 2001 age distribution of primary household maintainers in each CMA. Age-standardized rates show how much ownership rates would have changed if the age distribution of household maintainers had not changed.

Source: Statistics Canada (Census of Canada), 1991, 1996 & 2001 Census.

Table 2.8 Growth in average household incomes and shelter costs, CMAs, 1991-2001[1]

	All households				Owners				Renters			
	% change in average household income[2]		% change in average shelter cost[3]		% change in average household income[2]		% change in average shelter cost[3]		% change in average household income[2]		% change in average shelter cost[3]	
	1990-95	1995-00	1991-96	1996-01	1990-95	1995-00	1991-96	1996-01	1990-95	1995-00	1991-96	1996-01
St. John's	2.4	13.7	8.2	6.0	2.6	13.6	8.4	6.4	-2.3	7.4	7.4	2.6
Halifax	4.0	17.1	5.2	8.6	4.3	17.1	3.7	8.0	-2.3	12.6	5.8	9.0
Saint John	6.5	16.1	9.9	10.3	6.9	16.2	10.1	10.3	-2.5	11.2	6.4	9.1
Chicoutimi–Jonquière	1.1	14.9	5.2	3.2	2.2	14.2	4.6	2.7	-3.3	13.9	5.7	3.6
Québec	5.3	13.4	7.7	2.1	6.0	12.4	6.2	0.8	-0.4	15.7	9.0	4.3
Sherbrooke	7.0	14.5	7.7	5.7	8.8	12.2	8.0	3.7	0.9	16.4	6.2	7.4
Trois-Rivières	6.5	11.9	6.6	3.3	7.8	11.0	4.7	2.3	-0.8	11.2	8.7	3.7
Montréal	4.2	18.7	6.0	5.1	3.9	17.6	3.4	3.9	0.0	18.0	7.9	5.2
Ottawa–Hull	4.9	24.1	9.0	4.9	4.5	22.0	5.5	2.8	-2.7	22.7	12.3	7.2
Hull	3.7	16.3	8.6	1.1	3.5	16.6	7.0	0.3	-1.4	15.4	9.5	2.6
Ottawa	5.3	26.4	9.1	6.2	4.7	23.4	4.8	3.6	-2.8	25.3	13.1	9.0
Kingston	5.8	16.0	13.0	4.0	6.0	14.7	11.0	1.7	-0.4	12.1	15.2	7.7
Oshawa	5.5	18.9	6.3	8.7	6.8	16.9	6.2	7.1	-4.4	13.1	3.9	7.9
Toronto	2.4	26.4	8.0	12.8	3.6	23.4	7.4	9.8	-2.8	21.4	8.3	14.6
Hamilton	6.9	19.5	10.3	10.3	8.3	17.6	9.1	9.3	-0.6	14.8	11.8	9.0
St. Catharines–Niagara	5.2	16.9	11.7	10.9	6.5	15.6	11.6	11.2	0.2	15.3	12.0	8.2
Kitchener	7.5	22.3	8.0	11.3	8.2	19.4	6.9	9.3	2.0	20.0	9.5	11.9
London	6.1	16.6	14.4	6.5	6.0	15.3	13.8	6.3	-0.5	11.9	12.9	4.2
Windsor	16.0	21.3	22.2	15.4	17.3	19.1	22.7	16.2	8.5	19.7	19.7	10.3
Greater Sudbury	3.0	10.7	12.9	2.8	6.1	7.5	13.2	2.1	-5.5	12.6	13.6	1.2
Thunder Bay	6.2	11.6	15.1	5.7	6.3	11.0	15.3	6.0	0.6	3.7	13.7	2.0
Winnipeg	7.8	17.7	6.8	10.0	7.8	17.3	6.2	10.8	0.9	15.2	6.3	6.5
Regina	7.0	16.3	2.9	15.9	8.1	15.0	2.2	14.5	-0.3	13.6	4.8	17.4
Saskatoon	8.4	17.4	2.7	20.7	9.7	14.8	0.2	19.2	0.8	15.2	7.6	20.5
Calgary	8.7	29.8	6.6	22.1	6.8	25.4	6.1	18.2	0.7	29.6	2.2	27.7
Edmonton	6.1	23.2	8.8	15.0	4.1	21.7	8.7	13.6	-1.7	23.1	3.6	16.8
Abbotsford	7.3	14.3	26.5	12.1	9.1	14.2	30.5	14.9	1.9	15.5	15.0	3.3
Vancouver	9.1	16.5	19.7	11.8	7.4	15.5	23.1	13.2	8.7	15.3	13.2	8.1
Victoria	11.3	11.2	23.6	7.6	10.9	10.5	27.7	10.0	9.2	10.9	15.9	2.6
All CMAs	**5.5**	**21.2**	**9.8**	**10.5**	**5.6**	**19.6**	**9.0**	**9.6**	**0.2**	**18.2**	**9.4**	**9.5**
Canada	**6.3**	**19.7**	**11.1**	**11.1**	**7.0**	**18.7**	**11.0**	**11.2**	**0.8**	**16.9**	**10.2**	**9.4**

1. Data have not been adjusted for inflation. Data exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
2. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.
3. Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

Source: CMHC (census-based housing indicators and data).

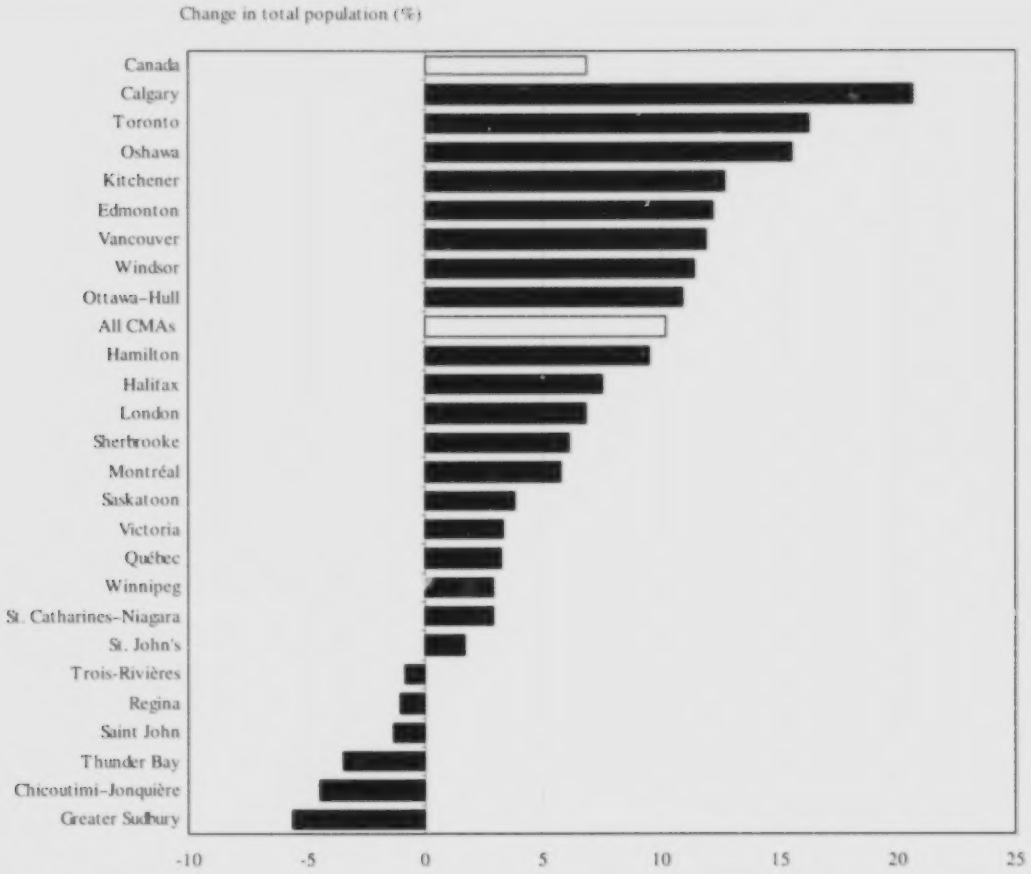
Table 2.9 Average shelter-cost-to-income ratios (STIRS), CMAs, 1991-2001 (%)[1]

	All households			Owners			Renters		
	1991	1996	2001	1991	1996	2001	1991	1996	2001
St. John's	20	22	21	17	18	18	27	31	30
Halifax	22	23	22	18	18	17	28	31	30
Saint John	19	20	20	15	16	16	26	28	27
Chicoutimi–Jonquière	20	21	20	17	17	16	25	28	26
Québec	22	23	21	17	18	16	27	29	27
Sherbrooke	23	23	22	18	18	17	28	29	27
Trois-Rivières	21	22	21	17	17	16	27	29	27
Montréal	24	25	22	19	20	18	27	30	27
Ottawa–Hull	21	23	21	18	19	17	26	30	27
Hull	21	23	20	18	19	17	26	29	27
Ottawa	22	23	21	18	19	17	26	30	27
Kingston	21	24	22	18	19	18	27	32	31
Oshawa	22	23	22	20	20	19	28	31	30
Toronto	23	25	24	20	21	20	27	31	29
Hamilton	21	23	22	19	19	19	27	31	30
St. Catharines–Niagara	20	22	22	17	18	19	28	32	30
Kitchener	22	23	21	19	19	18	26	29	28
London	21	24	22	17	19	18	27	31	30
Windsor	20	21	21	16	17	18	28	31	30
Greater Sudbury	20	22	21	17	17	18	27	31	29
Thunder Bay	19	21	20	16	17	17	26	30	30
Winnipeg	21	21	20	17	17	17	28	30	28
Regina	20	20	20	17	16	16	27	28	30
Saskatoon	22	21	22	18	17	18	28	30	31
Calgary	22	22	21	18	19	19	27	28	27
Edmonton	21	22	21	17	18	18	27	28	27
Abbotsford	21	24	24	18	20	21	29	32	29
Vancouver	23	25	24	18	20	21	30	32	30
Victoria	22	24	23	17	19	19	31	33	31
All CMAs	**22**	**24**	**22**	**18**	**19**	**19**	**27**	**30**	**28**
Canada	**21**	**22**	**21**	**17**	**18**	**18**	**27**	**30**	**28**

1. Data exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Average STIRs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

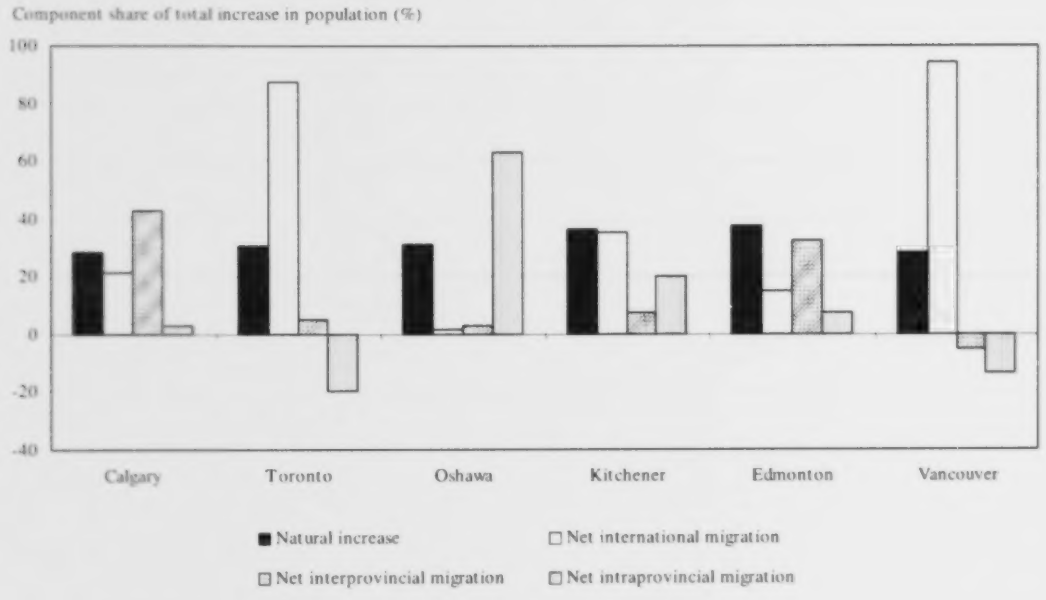
Source: CMHC (census-based housing indicators and data).

Figure 2.1: Population growth, 1996-2003



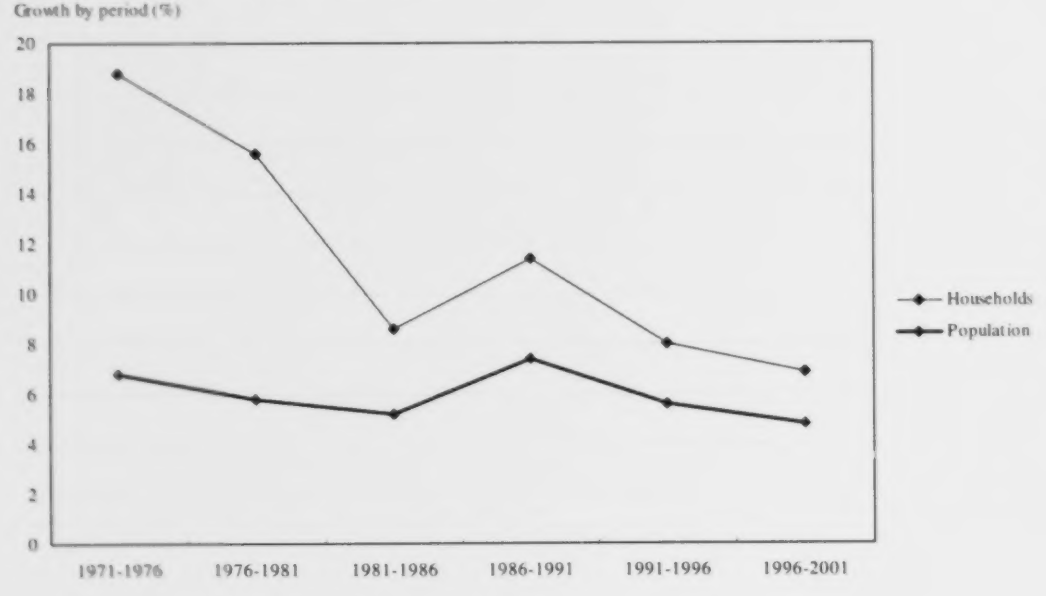
Growth based on mid-year (July 1) populations. CMAs ranked by 1996-2003 growth.
Source: CMHC, adapted from Statistics Canada (CANSIM II).

Figure 2.2: Components of population growth, high-growth CMAs[1], 1996-2003



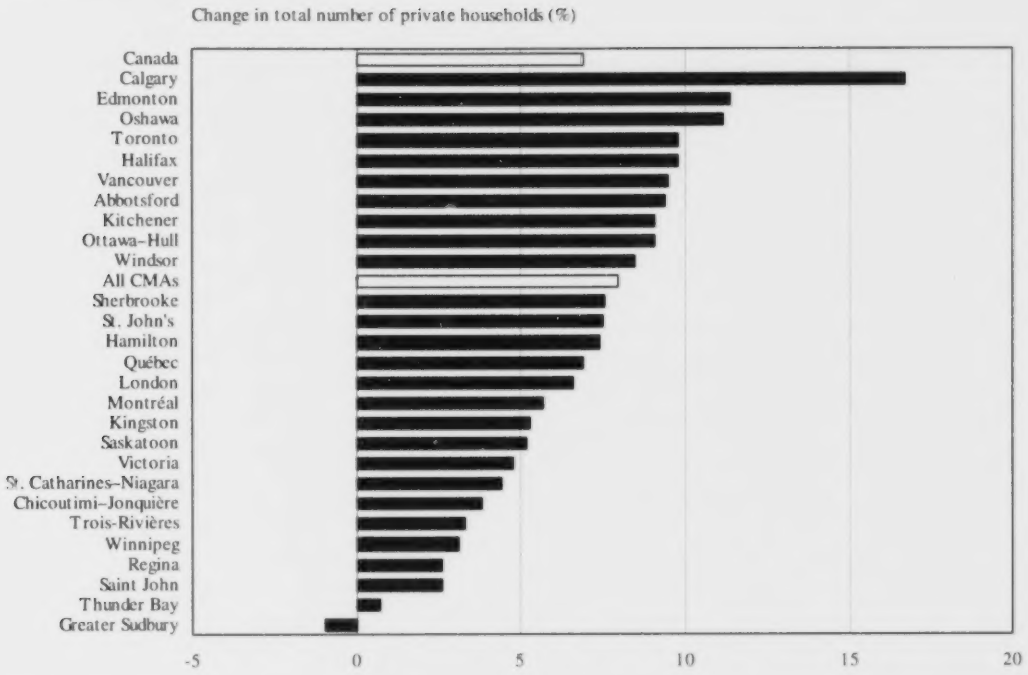
[1] Six fastest-growing CMAs from 1998 to 2003 in order from left to right. Adjusted to 2001 CMA boundaries.
Source: CMHC, adapted from Statistics Canada (CANSIM II).

Figure 2.3: Household and population growth, Canada, 1971-2001



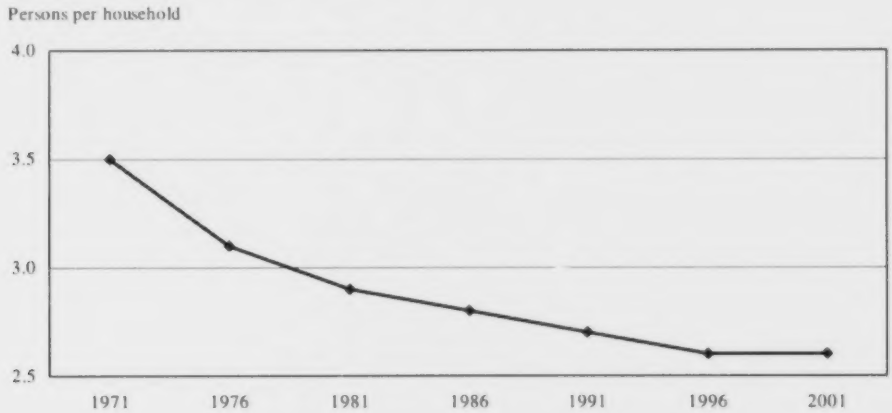
Source: CMHC, adapted from Statistics Canada (Census of Canada and CANSIM II).

Figure 2.4: Household growth, 1996-2001



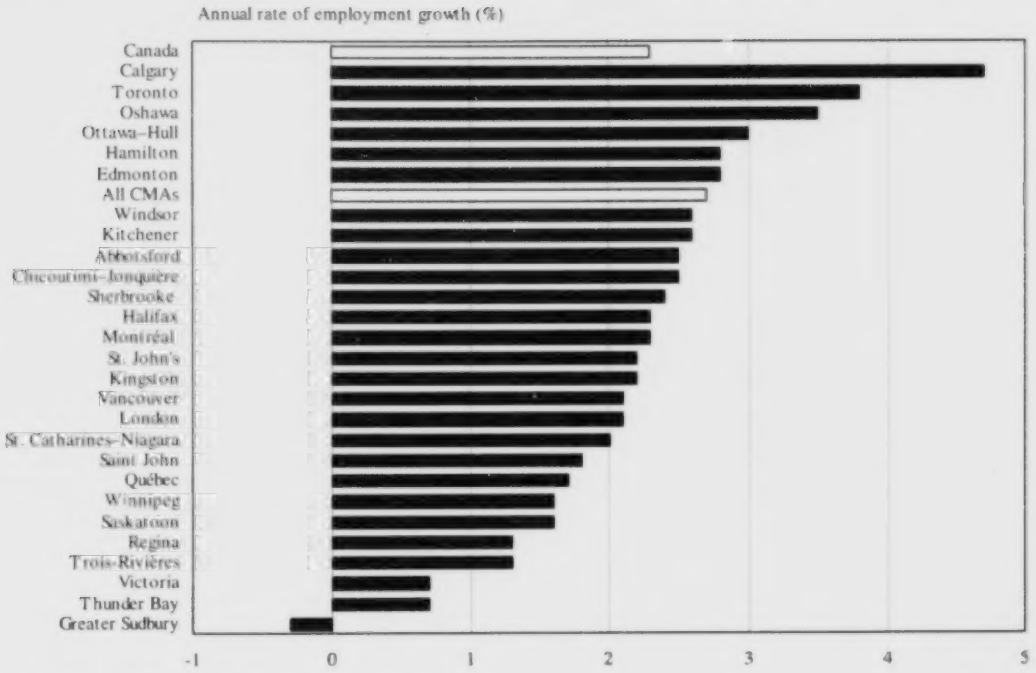
CMAs ranked by 1996-2001 growth.
Source: CMHC, adapted from Statistics Canada (Census of Canada).

Figure 2.5: Average household size, Canada, 1971-2001



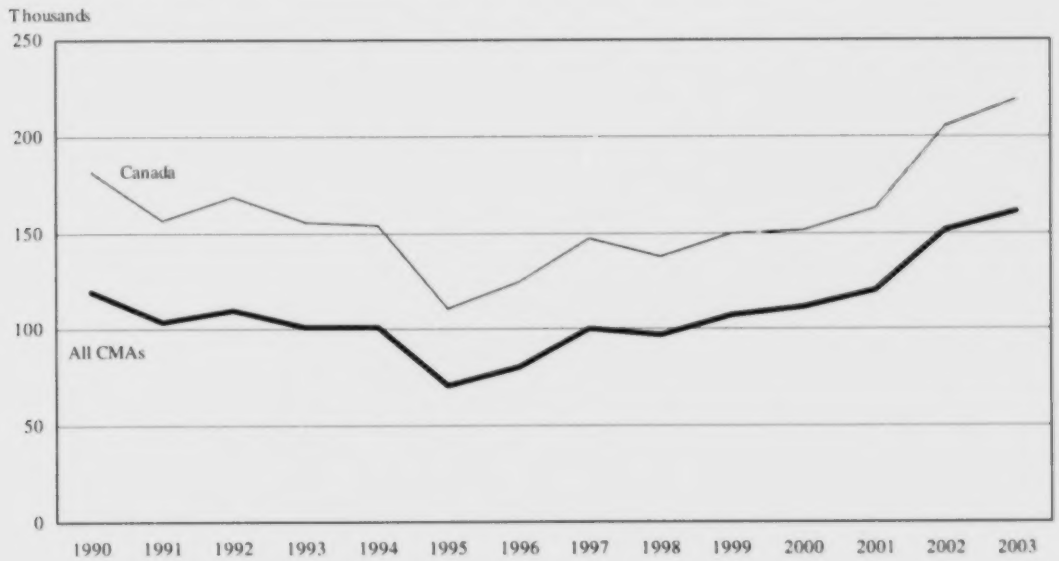
Source: Statistics Canada (Census of Canada).

Figure 2.6: Employment growth, 1996-2001



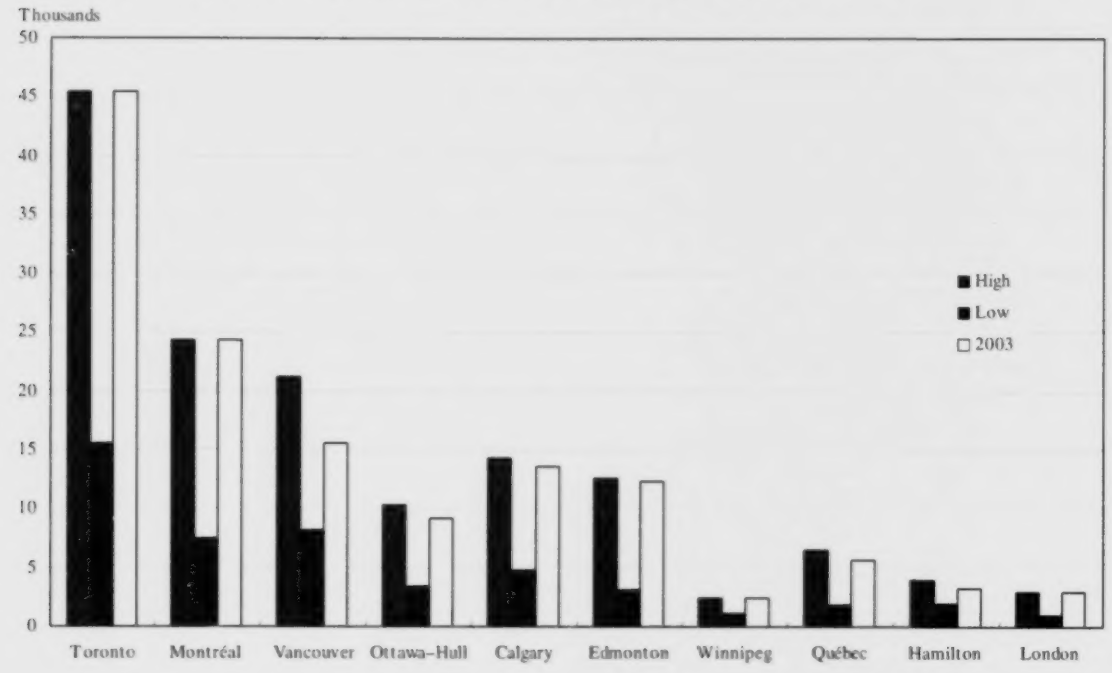
Growth based on average annual employment. CMAs ranked by 1996-2001 growth.
Source: CMHC, adapted from Statistics Canada (CANSIM II).

Figure 2.7: Total housing starts, Canada and all CMAs, 1990-2003



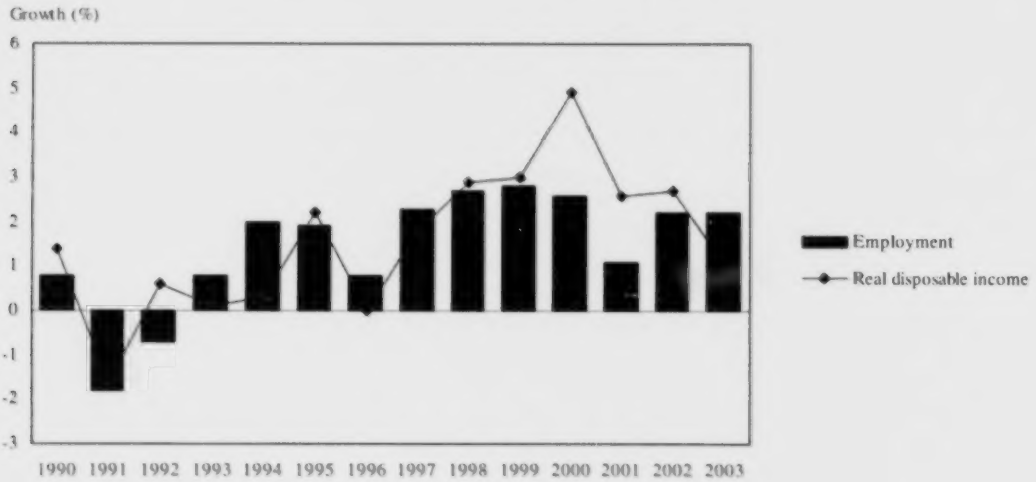
Source: CMHC (Starts and Completions Survey).

Figure 2.8: Housing starts, selected CMAs, 1990-2003 - High, low, and most recent year (2003)



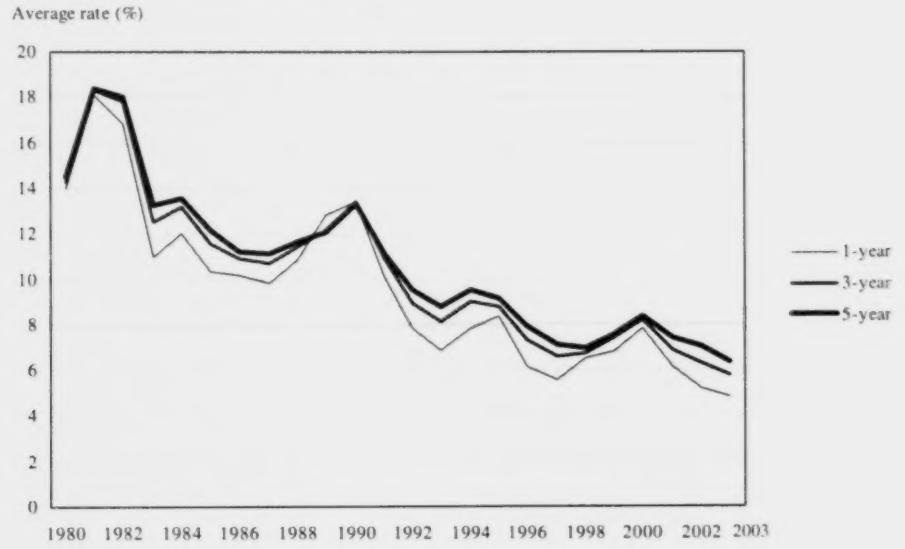
Source: CMHC (Starts and Completions Survey).

Figure 2.9: Growth in employment and real disposable income[1], Canada, 1990-2003



[1] Real disposable income = disposable income/consumption deflator: v498186/(v498087/v1992115).
Growth calculated from annual averages.
Source: CMHC, adapted from Statistics Canada (CANSIM II).

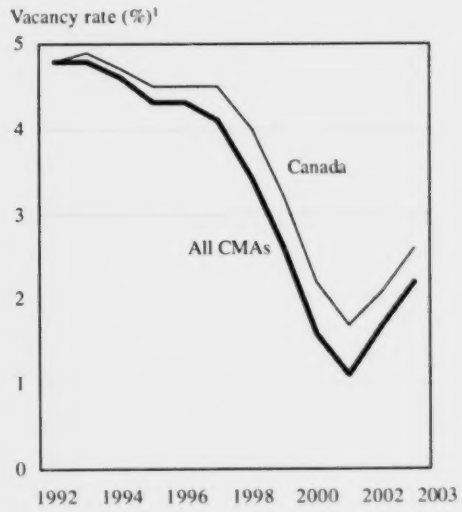
Figure 2.10: Average mortgage rates, Canada, 1980-2003



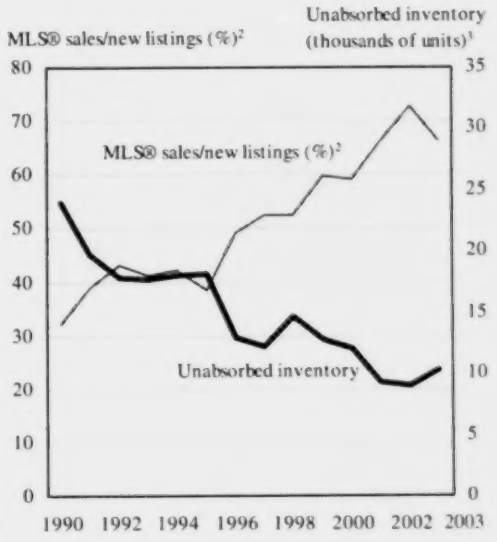
Source: Bank of Canada (mortgage rates).

Figure 2.11: Rental vacancy rate, sales-listings ratio, and unabsorbed inventory

Rental vacancy rate, 1992-2003



Sales-listings ratio and unoccupied inventory, all CMAs, 1990-2003



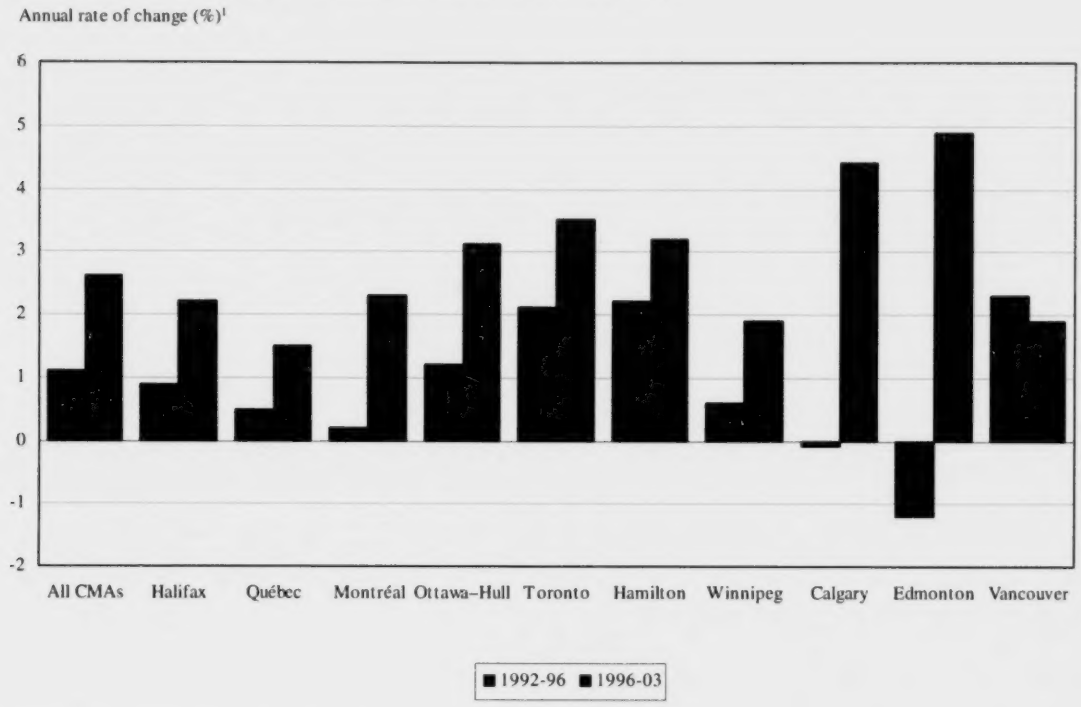
[1] In privately initiated rental apartment structures of at least three units.

[2] MLS® is a registered trademark of the Canadian Real Estate Association (CREA). Excludes Abbotsford. Excludes Trois-Rivières (in 1991 & 2001).

[3] Year-end (December) inventory of newly completed and unabsorbed homes.

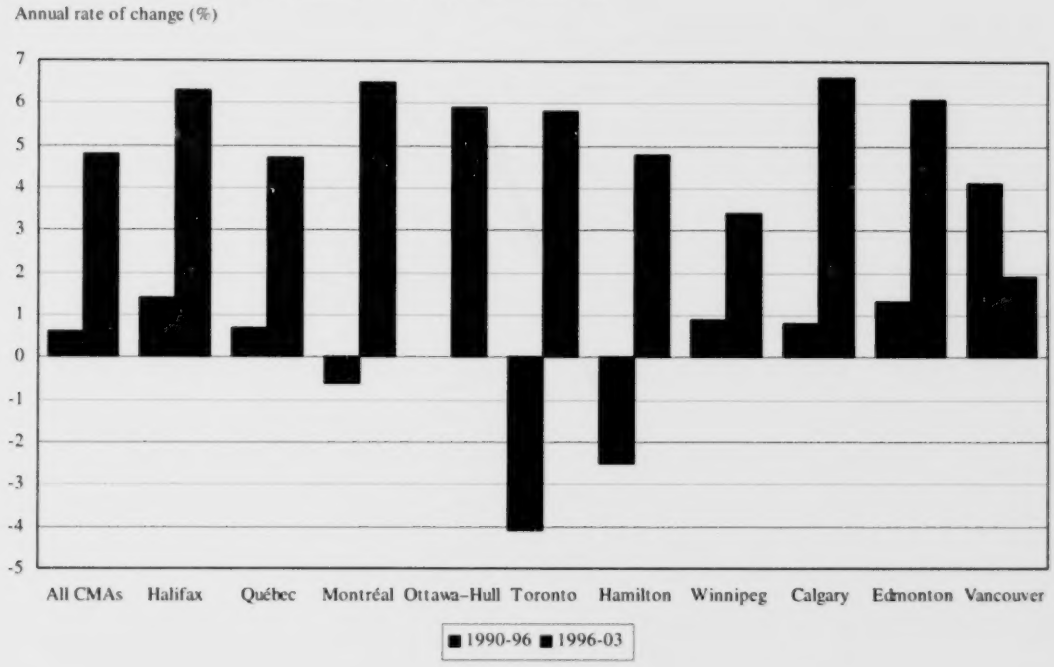
Source: CMHC (Rental Market Survey, Market Absorption Survey) and adapted from CREA (MLS®).

Figure 2.12: Change in average two-bedroom rent[1], 1992-96 and 1996-03



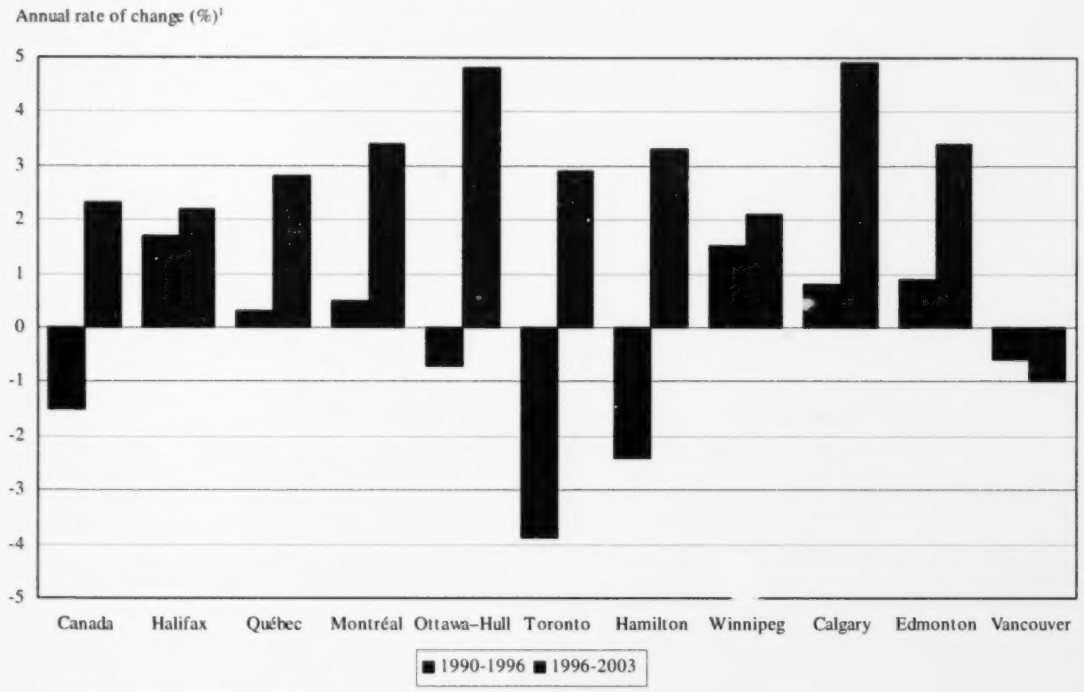
[1] In privately initiated rental apartment structures with at least three units. Rents are unadjusted for inflation.
Source: CMHC (Rental Market Survey).

Figure 2.13: Change in average MLS® price, 1990-96 and 1996-03



MLS® is a registered trademark of the Canadian Real Estate Association. Rents are unadjusted for inflation.
All-CMA total excludes Abbotsford.
Source: CMHC, adapted from CREA (MLS®).

Figure 2.14: Change in New Housing Price Index, 1990-96 and 1996-03



[1] Based on annual average of the New Housing Price Index. Index is unadjusted for inflation.
Source: CMHC, adapted from Statistics Canada (CANSIM II).

Chapter 3

Evolution of housing conditions in CMAs, 1991-2001

The preceding chapter reviewed demographic and housing market trends in CMAs since 1990, concluding with an examination of changes in household incomes and shelter costs. Against this backdrop, this chapter assesses how well Canadians are housed using indicators of housing adequacy (housing needing no major repairs), suitability (housing with enough bedrooms for the size and make-up of the household), affordability (housing that costs less than 30 percent of total before-tax household income), and acceptability (housing that meets all of the above conditions—see Box 3.1). The section concludes the following:

- Inadequate housing and unsuitable (crowded) housing are both rare.
- Housing that is not affordable is much more common than inadequate or unsuitable housing.
- Almost 70 percent of households in CMAs live in acceptable housing.
- Housing conditions in CMAs improved between 1996 and 2001 after deteriorating earlier in the decade.

3.1 Most CMA housing is in adequate physical condition.

In 2001, more than 9 out of 10 (93.0 percent) CMA households reported that their housing was in adequate condition, that is, that it did not need any major repairs (see Table 3.1). In addition, nearly 70 percent of households living in housing requiring major repairs could have afforded the median rent for acceptable housing.

The high percentage of CMA households living in adequate housing was essentially unchanged since 1991. Even in Winnipeg, where the proportion of dwellings reported as needing major repairs was the highest of any CMA in 2001, over 90% of households indicated they lived in adequate dwellings (see Appendix Table A2.5).

Owners are somewhat more likely than renters to report living in adequate dwellings. In 2001, this pattern held in every CMA except a handful in Quebec. In addition, among households living in homes needing major repairs, owners are more likely than renters to be able to afford the median rent of acceptable housing: in 2001, more than 75 percent of such owners had sufficient incomes to access acceptable housing compared to less than 60 percent of renters.

3.2 Crowded housing is rare.

Crowded housing is about as rare as housing in need of major repair. In 2001, 92.7 percent of CMA households lived in suitable homes—dwellings with enough bedrooms to accommodate household members (see Table 3.2). This was the same percentage as in 1991, and slightly higher than in 1996, when the proportion dipped following the weak economic performance of the early 1990s.[47]

47. See sub-section 2.5 for a brief discussion of employment and income trends in the 1990s.

Box 3.1: Acceptable housing and core housing need

Acceptable housing refers to housing that is in adequate condition, of suitable size, and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs, that is, work required to repair such things as defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings, etc.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

  According to the National Occupancy Standard (see CMHC 1991, p.4), enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

- **Affordable** dwellings cost less than 30% of before-tax household income.

  Shelter costs include the following:

  - for renters, rent and any payments for electricity, fuel, water and other municipal services; and
  - for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

  Household income constitutes the total of all incomes reported by persons 15 years of age and older living in the household.

Households either live in **acceptable housing** or in dwellings falling below one or more standards, in which case they are further partitioned into two groups:

- households able to pay the median rent for alternative local housing meeting all standards for less than 30% of before-tax household income, and
- households unable to pay the median rent for alternative local housing meeting all standards without spending 30% or more of before-tax household income, in which case they are said to be in **core housing need**.
  - Regardless of their circumstances, non-family households led by maintainers 15 to 29 years of age attending school full-time are considered to be in a transitional stage of life and therefore not in core housing need.

In 2001, Toronto was the only CMA in which the proportion of suitable housing was below 90 percent (see Appendix Table A2.6). The four CMAs with the highest proportion of suitable housing were all in Quebec: Trois-Rivières (98.0 percent), Chicoutimi–Jonquière (97.7 percent), Québec (96.9 percent) and Sherbrooke (96.8 percent). These four CMAs had average shelter costs that were among the lowest of any major centre, while costs in Toronto were the highest of any CMA (see Appendix Table A1.18).

Renters are three times more likely to live in crowded housing than owners. While almost three-quarters of all CMA households living in crowded conditions in 2001 had sufficient income to pay the median rent of alternative acceptable housing, the figure for renters was just under two-thirds, compared to close to 90 percent for owners, a difference that reflects the significantly higher incomes of owners (see subsection 2.10).

Box 3.2: Household definitions

This and subsequent chapters focus on the housing conditions of private households. A **private household** is a person or group of people occupying a dwelling. A **family household** refers to a private household that contains at least one census family. A census family is a married or common-law couple with or without children or a lone-parent living with one or more children. A **non-family household** consists either of one person living alone or of two or more people who share a dwelling, but do not constitute a census family. For further information on these definitions, see Statistics Canada's 1991, 1996, and 2001 Census Dictionaries.

Other household definitions are also used in this report:

- **Aboriginal households**, defined on the basis of self-identity from both the 2001 and 1996 Censuses, include:
  - any family household in which at least one spouse, common-law partner, or lone parent self-identified as Aboriginal, or at least 50 percent of household members self-identified as Aboriginal; and
  - any non-family household in which at least 50 percent of the household members self-identified as Aboriginal.

North American Indian (status or non-status), Métis or Inuit

- Aboriginal households are further distinguished as North American Indian based on the self-identification of at least one spouse, common-law partner, or lone parent, or at least 50% of household members. Self-identification may result in two or more identity groups being present in the same household, in which case a household is counted as being a member of more than one identity group.

- **Senior households** are households with primary maintainers 65 years of age or older. All other households are considered **non-senior households** even if some persons in these households are 65 years of age or older. The **primary household maintainer** is the first person in the household listed as responsible for major household payments (e.g., rent or mortgage).
- **Immigrant households** are those whose primary maintainers are immigrants to Canada.
- **Recent immigrant households** in 2001 were households whose primary maintainers became landed immigrants during the period from 1996 through May 15, 2001 (the date of the 2001 Census of Canada).

Box 3.3: Households examined for housing conditions and core housing need

Data used to analyze housing conditions and core housing need exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Farm, band, and reserve households are excluded because the census does not collect their shelter costs. Since income data collected by the Census refer to the previous calendar year while shelter cost data give expenses in the current year, the housing conditions of households with zero or negative incomes or shelter costs equal to or greater than their incomes are impossible to interpret.

In 2001, the Census enumerated 7,425,855 private households in CMAs. Of these, 7,048,920 were examined for housing conditions—4,432,190 owners and 2,616,750 renters (see Appendix Table A2.1 for counts of the households examined in each CMA). In 1996, the housing conditions of 6,461,105 households were examined—3,893,115 owners and 2,568,025 renters. In 1991, the comparable figures were 6,013,630 total households, 3,499,260 owners and 2,514,340 renters.

3.3 Housing that is not affordable is much more common than inadequate or unsuitable housing.

Finding affordable housing is a greater challenge for households in CMAs than locating adequate or suitable dwellings. Housing that is not affordable is over twice as common in CMAs as inadequate or crowded housing. In 2001, over 20 percent of CMA households paid 30 percent or more of total before-tax household income for shelter (see Table 3.3). The proportion of households living in affordable housing was well below the all-CMA average in Vancouver, Abbotsford, Toronto, and Victoria (see Appendix Table A2.7).

While roughly 70 percent of households in CMAs living in inadequate or crowded housing had sufficient income to enable them to rent acceptable housing, only 30 percent of those in housing that was not affordable could have rented median-priced acceptable housing without spending 30 percent of more of their before-tax incomes on shelter. With their higher incomes, owners in housing that was not affordable were much more likely to have sufficient incomes to access acceptable housing than renters—just under 50 percent of owners versus less than 20 percent of renters.

Renter households are much less likely to live in affordable housing than owners. In the most affordable CMAs for renters—Québec and Montréal—around 70 percent of renter households lived in affordable housing in 2001. In Kingston and Thunder Bay, the proportion was 60 percent or less. By contrast, around 90 percent of owner households in many centres in the Atlantic provinces, Quebec, Manitoba, and Saskatchewan reported spending less than 30 percent of before-tax household income on shelter.[48] Even in Vancouver, Abbotsford and Toronto, the least affordable CMAs for owners in 2001, the proportion of owner households living in affordable housing was in the neighbourhood of 80 percent.

3.3.1 From 1991 to 2001, affordability varied more for renters than for owners.

As discussed previously (in sub-section 2.10), renter households were more affected by the economic fluctuations of the 1990s than owner households. In the early 1990s, when shelter costs were increasing faster than incomes (see sub-section 2.9), the proportion of CMA renters living in affordable housing declined significantly, while the proportion of owners in affordable housing scarcely dropped at all. With incomes increasing faster than housing costs in the late 1990s, affordability improved for both groups. The net effect over the whole period from 1991 to 2001 was that the proportion of owners living in affordable housing rose, while that of renters declined.

3.3.2 Affordability improvements varied significantly from CMA to CMA.

The proportion of renter households living in affordable housing did not decline in all CMAs between 1991 and 2001. There were increases in Montréal, Québec, Sherbrooke, Winnipeg, Vancouver, Victoria, and Abbotsford, and the proportion was unchanged in Trois-Rivières (see Appendix Table A2.7). In all other CMAs, the proportion of renters in affordable housing declined over the decade, with the largest decreases occurring in Kingston and Thunder Bay.

Though in CMAs as a group there was a one-percentage-point increase in the proportion of owner households living in affordable housing between 1991 and 2001, the proportion dropped in ten CMAs, including all centres in Alberta and British Columbia. It rose in most large CMAs in Ontario, including Toronto and Ottawa–Hull. In the remaining seven provinces, the proportion of owners living in affordable housing rose in every CMA except Saint John.

48. As shown earlier in Table 2.10, average shelter-cost-to-income ratios (STIRs) for owner households in these CMAs were relatively low.

3.4 Almost 70 percent of households in CMAs live in acceptable housing.[49]

In 2001, 68.3 percent of CMA households lived in acceptable housing, that is, in housing that was in adequate condition, of suitable size, and affordable (see Table 3.4). Close to half of the remaining households had sufficient incomes to access acceptable housing. In most CMAs, over 70 percent of households lived in acceptable housing in 2001 (see Appendix Table A2.4). The exceptions were Vancouver (62.0 percent), Toronto (62.3 percent), Abbotsford (65.5 percent), Montréal (68.3 percent) and Victoria (68.4 percent).

In 2001, 77.4 percent of owner households in CMAs were living in acceptable housing, compared to just 52.8 percent of renting households. Of the owners who were not living in acceptable housing, almost two-thirds had sufficient income to enable them to rent such housing. By contrast, just over a third of renter households living in housing that did not meet all standards could have rented acceptable housing without spending 30 percent or more of their incomes on shelter. As mentioned previously, such differences reflect the significantly higher incomes of owner households (discussed in sub-section 2.10).

3.5 Housing conditions in CMAs improved between 1996 and 2001 after deteriorating earlier in the decade.

As discussed in Chapter 2, shelter costs increased faster than household incomes in the early 1990s, a trend that reversed in the late 1990s when income growth accelerated in conjunction with a strengthening economy. As a result, average shelter-cost-to-income ratios fell between 1996 and 2001. Housing conditions followed the same general pattern, deteriorating in the early 1990s before improving later in the decade; for example, the percentage of CMA households living in suitable dwellings and in affordable dwellings both rose between 1996 and 2001 (see Tables 3.2 and 3.3). The proportion of CMA households living in acceptable housing also rose, returning to the 1991 level.

Despite these improvements, many households in 2001 still could not access acceptable housing. As summarized in Figure 3.1, a portion of households living below the adequacy, suitability, and affordability standards did not have sufficient income to rent acceptable housing. As discussed previously, accessing acceptable housing was particularly difficult for households living below the affordability standard. Overall, 16.6 percent of CMA households lived below one or more housing standards and did not have sufficient income to access acceptable housing.[50] As described in Box 3.1, these households were considered to be in core housing need. The remaining chapters of this report examine core housing need in detail.

49. For further details on the definition of acceptable housing and underlying CMHC housing indicators as applied to the census, see Box 3.1. For further information on the application of the indicators, see *Special Studies on 1996 Census Data: Canadian Housing Conditions*, Issues 55-1 through 55-11, or the continuing series, *2001 Census Housing Series*, starting with *Issue 2—The Geography of Household Growth and Core Housing Need, 1996-2001*.

50. Because some households lived in housing that failed to meet more than one standard, the percentage of CMA households in core housing need (16.6 percent) in Figure 3.1 is not the sum of the percentages in core need and below individual standards.

Table 3.1 Condition of dwelling stock, all-CMA average, 1991-2001

	All households			Owners			Renters		
	% living in adequate dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in adequate dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in adequate dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)
2001	93.0	4.8	2.2	94.1	4.5	1.4	91.0	5.3	3.7
1996	93.0	4.5	2.5	94.1	4.4	1.5	91.3	4.6	4.1
1991	93.3	4.9	1.9	94.5	4.5	1.0	91.5	5.3	3.1

Data exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 3.2 Suitability of dwelling stock, all-CMA average, 1991-2001

	All households			Owners			Renters		
	% living in suitable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in suitable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in suitable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)
2001	92.7	5.4	1.9	95.7	3.8	0.5	87.5	8.1	4.4
1996	91.9	5.6	2.5	95.4	4.0	0.6	86.5	8.1	5.4
1991	92.7	5.0	2.3	95.5	3.9	0.6	88.8	6.6	4.6

Data exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 3.3 Affordability of dwelling stock, all-CMA average, 1991-2001

	All households			Owners			Renters		
	% living in affordable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in affordable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in affordable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)
2001	78.2	6.5	15.3	85.4	6.9	7.7	66.1	5.7	28.2
1996	75.5	6.8	17.7	84.1	8.4	7.5	62.5	4.4	33.2
1991	77.7	9.4	12.9	84.3	11.0	4.6	68.6	7.1	24.4

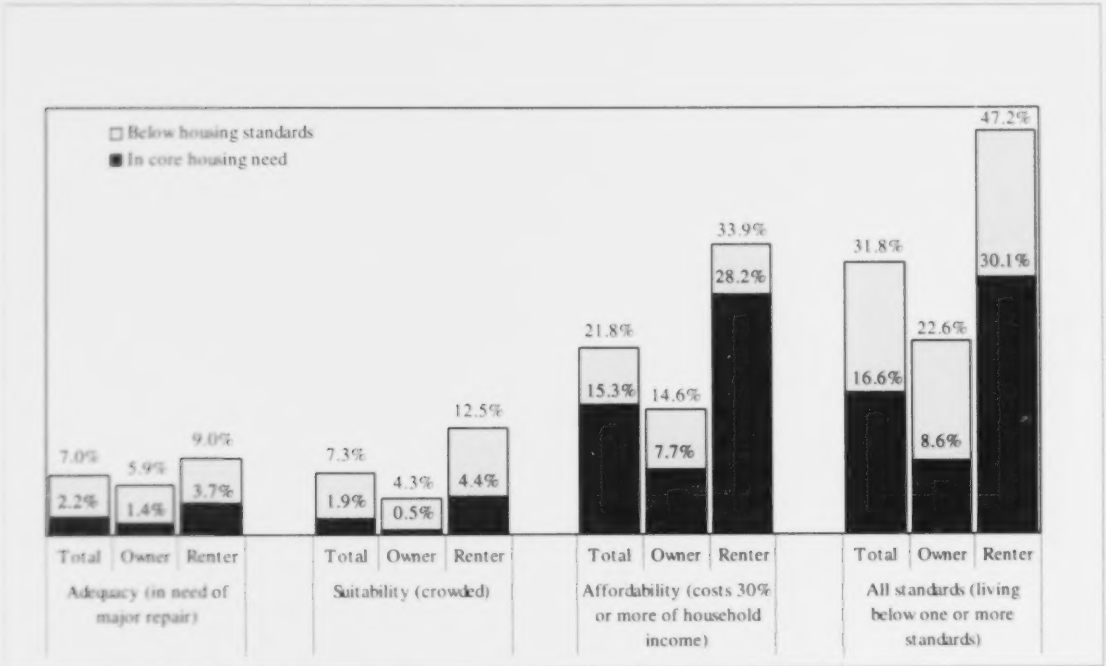
Data exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 3.4 Acceptable housing, all-CMA average, 1991-2001

	All households			Owners			Renters		
	% living in acceptable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in acceptable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)	% living in acceptable dwelling	% able to access acceptable dwelling	% unable to access acceptable dwelling (in need)
2001	68.3	15.2	16.6	77.4	14.0	8.6	52.8	17.1	30.1
1996	65.7	15.3	19.0	76.3	15.3	8.4	49.8	15.3	35.0
1991	68.0	17.7	14.3	76.6	18.0	5.4	55.9	17.3	26.8

Data exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Figure 3.1: Percentage of CMA households living in housing below standards, by core housing need status, 2001



Source: CMHC (census-based housing indicators and data).

Chapter 4

Core housing need in CMAs, 1991-2001

This chapter is the first of three that discuss households in core housing need.[51] It examines changes in the incidence of core housing need from 1991 to 2001 and describes some of the broad characteristics of households in need. It discusses the following points:

- Improvements in housing conditions from 1996 to 2001 did not completely offset the deterioration experienced between 1991 and 1996, leaving one in six CMA households in core housing need in 2001.
- The level of core housing need in 2001 and changes from 1991 to 2001 differed significantly from CMA to CMA.
- The main hurdle for households in need, especially renters, is finding affordable housing.
- Renters are much more likely to be in core housing need than owners.

4.1 Despite improved housing conditions, one in six CMA households lived in core housing need in 2001.

Though both the number and percentage of CMA households in housing need dropped when economic conditions improved in the late 1990s (see sub-section 3.5), they did not fall back to 1991 levels. The incidence of core housing need in CMAs was 16.6 percent in 2001 compared to 14.3 percent in 1991(see Table 4.1 and Figure 4.1).

Nonetheless, in 2001 there were 58,000 fewer CMA households in need than in 1996, and the percentage of households in need was 2.4 percentage points below the 1996 incidence. The improvement was confined to renter households. Between 1996 and 2001, the number and percentage of owner households in need in CMAs actually rose by 51,000 and 0.2 percentage points respectively. In contrast, the number of renter households in need fell by almost 110,000, and the incidence of need by 4.9 percentage points.

Possible reasons for the improvement in the incidence of core need among renter households and the absence of improvement among owners have been discussed previously in sub-sections 2.10 and 3.3.1. First, renters showed more susceptibility than owners to economic fluctuations during the 1990s. Growth in the average incomes of renter households accelerated in the late 1990s after negligible increases earlier in the decade, and their average shelter-cost-to-income ratios (STIRs) fell as a result. Second, the lack of

51. Canada Mortgage and Housing Corporation provided Statistics Canada with the specifications to apply core housing need indicators to the 1991, 1996, and 2001 Census databases. Statistics Canada then implemented for CMHC a two-step procedure on each census. First, Statistics Canada identified all households living in dwellings below one or more of the adequacy, suitability, and affordability standards. Second, Statistics Canada applied CMHC's household-size-specific and geographically sensitive income thresholds to determine if the households living below standards had enough income to pay the median rent of alternative local market housing that did meet standards. Those households living below standards that also had insufficient incomes to pay the median rent of alternative local market housing that meets all three standards were designated as being in core housing need (Box 3.1).

improvement in the average STIRs of owners is explicable when tenure shifts over the period are considered. The general improvement in economic conditions, combining employment growth, rising incomes, and falling mortgage rates, helped ease the shelter cost burden for existing owners. At the same time, however, such conditions, compounded by tight rental markets, also convinced many renters to buy homes.[52] It is possible that some of these new owners spent relatively high proportions of their incomes on shelter.

In 2001, CMA households in core housing need had average before-tax incomes of $19,554, less than 30 percent of the all-CMA household average of $65,846 (see Appendix Table A2.3). Households in need spent an average of 48 percent of their low incomes on shelter, over twice the 22 percent spent by all CMA households.

4.2 The level of core housing need in 2001 and changes from 1991 to 2001 differed significantly from CMA to CMA.

In 2001, Toronto and Vancouver, two of the four CMAs identified in Section 3.3 as having the least affordable housing, had the highest percentages of their households in core housing need (see Table 4.2). In Toronto, one in five households were classified as in need (20.3 percent). In Vancouver, just under one in five (18.6 percent) were in need.

Households in Toronto were 23 percent more likely than the average CMA household to be in housing need. Between 1991 and 2001, accessibility to acceptable housing deteriorated more in Toronto than in all but three other CMAs: Hamilton, St. Catharines–Niagara, and Kingston.[53]

During the decade, the incidence of core housing need rose in every Ontario CMA. In all of them, increases in the incidence of core need for owner households were even larger than for renters. Indeed, all CMAs with above-average increases in owner need were in Southern Ontario, with the exception of Calgary, Edmonton, and Abbotsford. In the latter three, however, increases in renter need were modest in comparison to CMAs in Ontario.

In 2001, CMAs in Quebec were among those with the lowest proportions of households in core housing need. The incidence of core housing need in Chicoutimi–Jonquière (12.9 percent) was the lowest of any CMA. As noted previously, households in Quebec CMAs spent below-average proportions of their incomes on housing in 2001 (see sub-section 2.10) and were more likely than the average CMA household to be living in affordable housing (see sub-section 3.3). After Chicoutimi–Jonquière , the next lowest levels of core housing need in 2001 were in Calgary (13.4 percent) and in Edmonton (13.5 percent), CMAs with strong employment and income growth in the late 1990s (see chapter 2). Seven CMAs had lower proportions of households in core housing need in 2001 than in 1991: Saint John, Sherbrooke, Trois-Rivières, Montréal, Regina, Saskatoon, and Vancouver.

4.3 Affordability is the main reason households are in core housing need.

In 2001, 15.3 percent of all CMA households were in core housing need because they were below the affordability standard, that is, because they paid 30 percent or more of their before-tax incomes on shelter and had incomes that were too low to access acceptable housing (see Appendix Table A2.7).[54] Some 892,850 or 12.6 percent of all CMA households were in need solely because they were below the affordability standard (see Appendix Table A2.8). Another 188,355 or 2.7 percent were in need and

52. Sub-section 2.6 discussed increases in ownership rates in the 1990s.
53. CMAs were ranked by the percentage change in the incidence of core housing need between 1991 and 2001.
54. Box 3.1 describes the component adequacy, suitability, and affordability standards underlying the definition of acceptable housing and core housing need.

below at least one other standard (i.e., adequacy or suitability) in addition to the affordability standard. Households in core housing need and below the affordability standard had average incomes of $19,079 and spent 50 percent of their low incomes on housing (average income derived from Appendix Table A2.9).

By contrast, just 2.2 percent of all households in 2001 were in core need and living in inadequate dwellings that needed major repairs (see Appendix Table A2.5). Similarly, just 1.9 percent were in need and living in crowded, unsuitable dwellings (see Appendix Table A2.6). Only 87,075 or 1.2 percent of all households were in need solely because their dwellings were in inadequate condition or crowded or both (Appendix Table A2.8). Although these latter households paid only 21 percent on average of their average before-tax household income of $25,332 on housing, their low incomes meant that they would have had to spend 30 percent or more of their incomes to pay for acceptable alternative shelter (Appendix Table A2.9).

Thus, the overwhelming reason that households are in core housing need is that they spend 30 percent or more of their incomes on shelter and do not have enough income to access acceptable housing. For households living in CMAs, this is true for both owners and renters. In 2001, 75 percent of all renter households in need and 79 percent of all owner households in need were in need solely because their housing did not meet the affordability standard (see Figure 4.2). Just 6 percent of renter households in need and 10 percent of owner households in need occupied affordable housing but fell into need because their dwellings required major repairs or were too crowded.

4.4 Renters are much more likely than owners to fall into core housing need.

Chapter 3 established that owners, by virtue of their higher incomes, are more likely than renters to live in acceptable housing and more likely to have the income necessary to access acceptable housing if they are not already living in such housing. In other words, owners are much less likely to fall into housing need.

Figure 4.3 illustrates these points. It shows that affordability is by far the biggest reason that owner and renter households fall below housing standards and into core housing need. With the exception of dwelling adequacy, however, more renter than owner households in CMAs lived below housing standards in 2001 even though owner households outnumbered renters by 4,432,190 to 2,616,750 (see Appendix Table A2.1). Finally, among households living below each standard, renters were much more likely to be in core need, that is, they were much less likely than owners to be able to afford the median rent for alternative accommodation that met standards.

In 2001, 30.1 percent of renter households in CMAs were in core housing need, compared to only 8.6 percent of owners (see Table 4.2 and Figure 4.4). Renters were much more likely to be in need than owners in every CMA. Thus, despite the significant increase in the incidence of core need among owners between 1991 and 2001, renter households in CMAs remained on average 3.5 times more likely than owners to be in need in 2001. In fact, in individual CMAs, renters ranged from being 2.9 to 5.7 times more susceptible to core housing need than owners.

Table 4.1 Number and incidence of households in core housing need, Canada and all CMAs, 1991-2001

Geography	Year	All households in need		Owner households in need		Renter households in need	
		(000s)	%	(000s)	%	(000s)	%
Canada	2001	1,710	15.8	623	8.6	1,087	30.4
	1996	1,795	17.9	567	8.7	1,228	34.7
	1991	1,270	13.6	354	6.0	916	26.6
All CMAs	2001	1,168	16.6	380	8.6	788	30.1
	1996	1,226	19.0	329	8.4	897	35.0
	1991	862	14.3	189	5.4	673	26.8

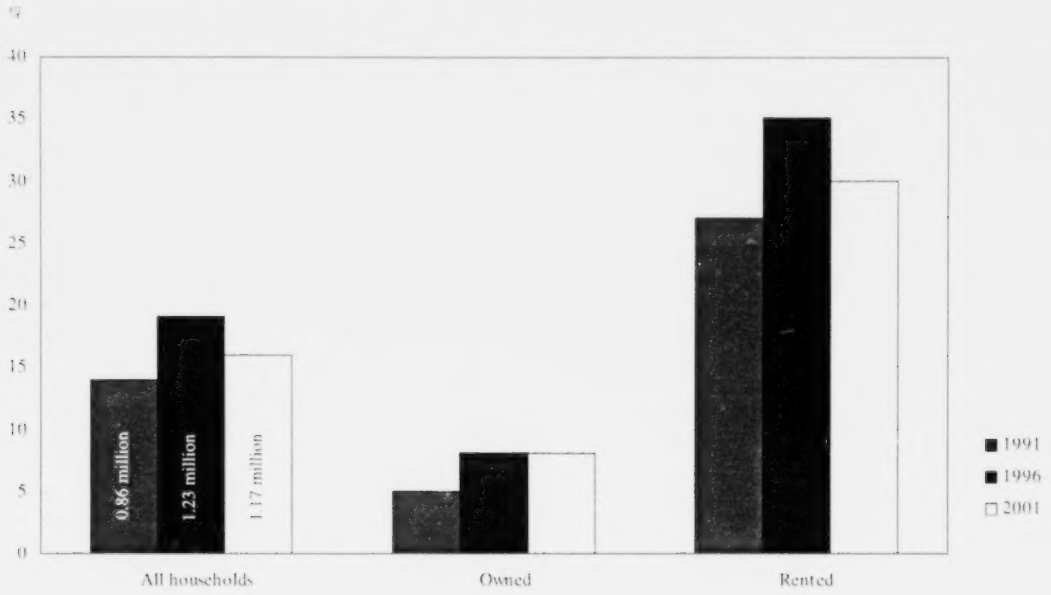
Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 4.2 Incidence of core housing need, CMAs, 1991-2001 (%)[1]

	Total households			Owners			Renters		
	1991	1996	2001	1991	1996	2001	1991	1996	2001
St. John's	14.2	17.1	15.3	6.9	7.8	7.3	29.8	37.9	35.0
Halifax	14.4	19.4	18.3	6.1	8.5	9.0	26.3	36.9	34.5
Saint John	14.0	15.6	13.9	5.2	6.2	6.2	29.8	34.6	30.4
Chicoutimi–Jonquière	10.6	15.2	12.9	4.0	6.1	4.8	21.4	30.4	27.0
Québec	13.6	17.5	13.6	4.3	6.0	5.1	24.7	32.3	24.5
Sherbrooke	15.2	19.8	14.1	4.0	5.9	4.7	26.6	34.6	24.7
Trois-Rivières	15.0	19.0	14.8	4.4	6.7	5.0	28.1	35.5	28.5
Montréal	17.1	20.9	15.3	5.3	7.8	6.0	28.0	34.2	25.2
Ottawa–Hull	11.3	18.0	15.7	3.7	7.1	7.6	21.3	34.7	29.6
Hull	11.0	16.4	12.4	3.6	6.7	5.2	22.6	33.1	24.8
Ottawa	11.4	18.5	16.9	3.7	7.2	8.4	21.0	35.2	31.1
Kingston	11.2	19.9	17.9	4.6	8.2	8.7	21.3	39.5	35.4
Oshawa	10.8	15.9	14.4	4.3	8.0	7.6	26.5	36.7	36.6
Toronto	13.5	20.5	20.3	6.1	10.7	12.1	24.3	35.2	35.5
Hamilton	10.8	18.1	16.6	4.3	8.5	8.8	23.4	37.3	34.7
St. Catharines–Niagara	10.8	18.0	16.4	4.8	8.9	9.1	26.6	41.3	37.4
Kitchener	10.3	17.2	13.9	3.5	7.4	6.9	21.6	34.5	28.8
London	11.9	19.9	16.6	3.6	8.2	7.2	23.6	38.7	33.4
Windsor	12.1	17.0	15.2	5.5	8.2	7.9	27.4	37.9	35.1
Greater Sudbury	11.8	19.1	16.4	4.7	7.3	7.5	24.9	40.3	34.9
Thunder Bay	10.9	17.1	15.5	4.7	8.7	7.7	24.9	37.4	37.5
Winnipeg	14.6	17.2	14.8	5.3	7.3	7.0	30.6	36.1	30.4
Regina	14.8	14.7	13.7	7.0	6.5	6.3	30.4	31.9	30.7
Saskatoon	17.7	16.6	13.8	8.8	5.6	5.9	32.3	35.2	29.4
Calgary	12.1	14.7	13.4	4.5	7.2	8.0	24.1	29.5	26.9
Edmonton	12.6	14.3	13.5	4.1	6.1	7.2	25.3	30.0	26.4
Abbotsford	10.9	17.8	13.7	4.6	9.3	7.4	27.9	39.8	29.8
Vancouver	19.1	20.6	18.6	7.7	10.3	10.9	35.2	36.7	31.6
Victoria	15.9	19.2	16.2	5.9	8.2	8.1	32.0	38.1	30.9
ALL CMAs	**14.3**	**19.0**	**16.6**	**5.4**	**8.4**	**8.6**	**26.8**	**35.0**	**30.1**
Canada	**13.6**	**17.9**	**15.8**	**6.0**	**8.7**	**8.6**	**26.6**	**34.7**	**30.4**

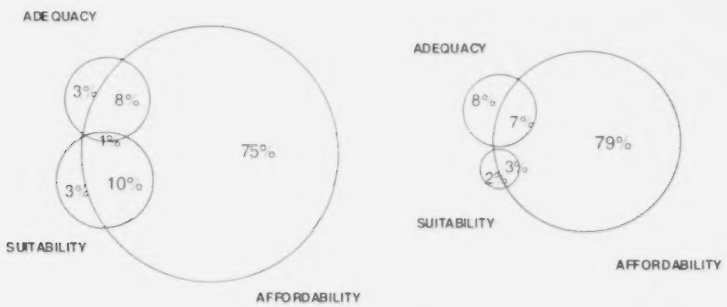
1. Data exclude farm, band and reserve households; household with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Source: CMHC (census-based housing indicators and data).

Figure 4.1: Percent of CMA households in core housing need, 1991-2001 (households unable to access acceptable housing)



Source: CMHC (Census-based housing indicators and data)

Figure 4.2: Percentage of households in core housing need below adequacy, suitability, and affordability standards, all-CMA average, 2001

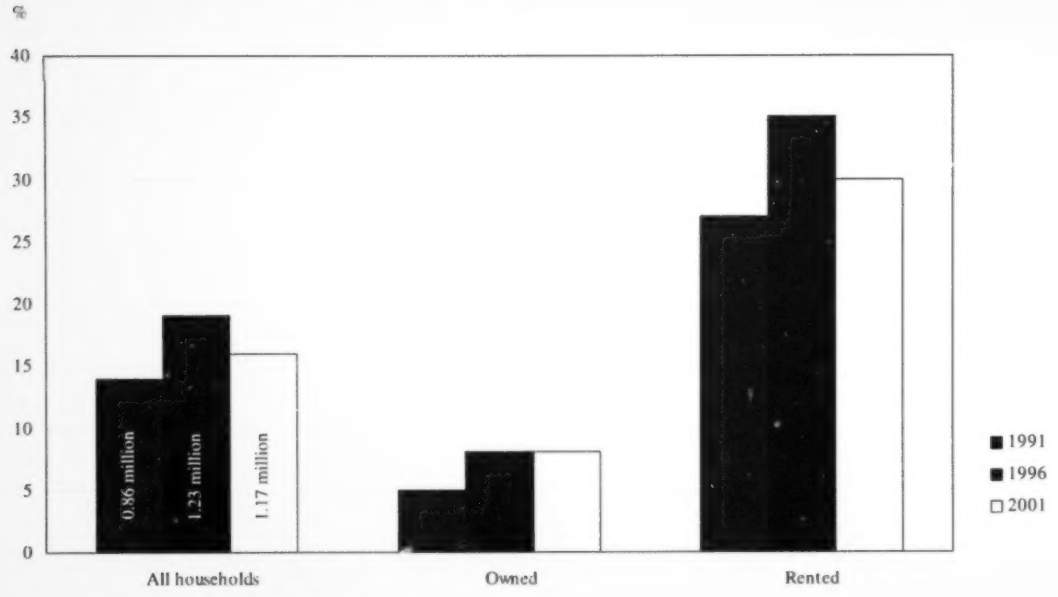


788,615 CMA Renting Households are in Core Housing Need

379,785 CMA Owning Households are in Core Housing Need

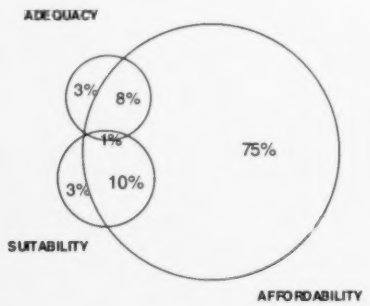
Source: CMHC (census-based housing indicators and data)

Figure 4.1: Percent of CMA households in core housing nee-' 1991-2001 (households unable to access acceptable housing)

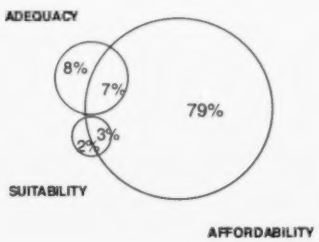


Source: CMHC (Census-based housing indicators and data).

Figure 4.2: Percentage of households in core housing need below adequacy, suitability, and affordability standards, all-CMA average, 2001



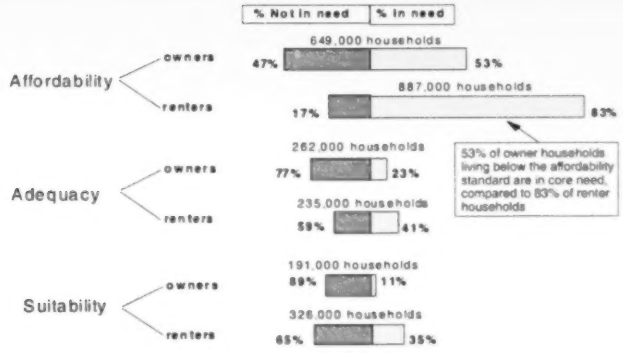
788,615 CMA Renting Households are in Core Housing Need.



379,785 CMA Owning Households are in Core Housing Need.

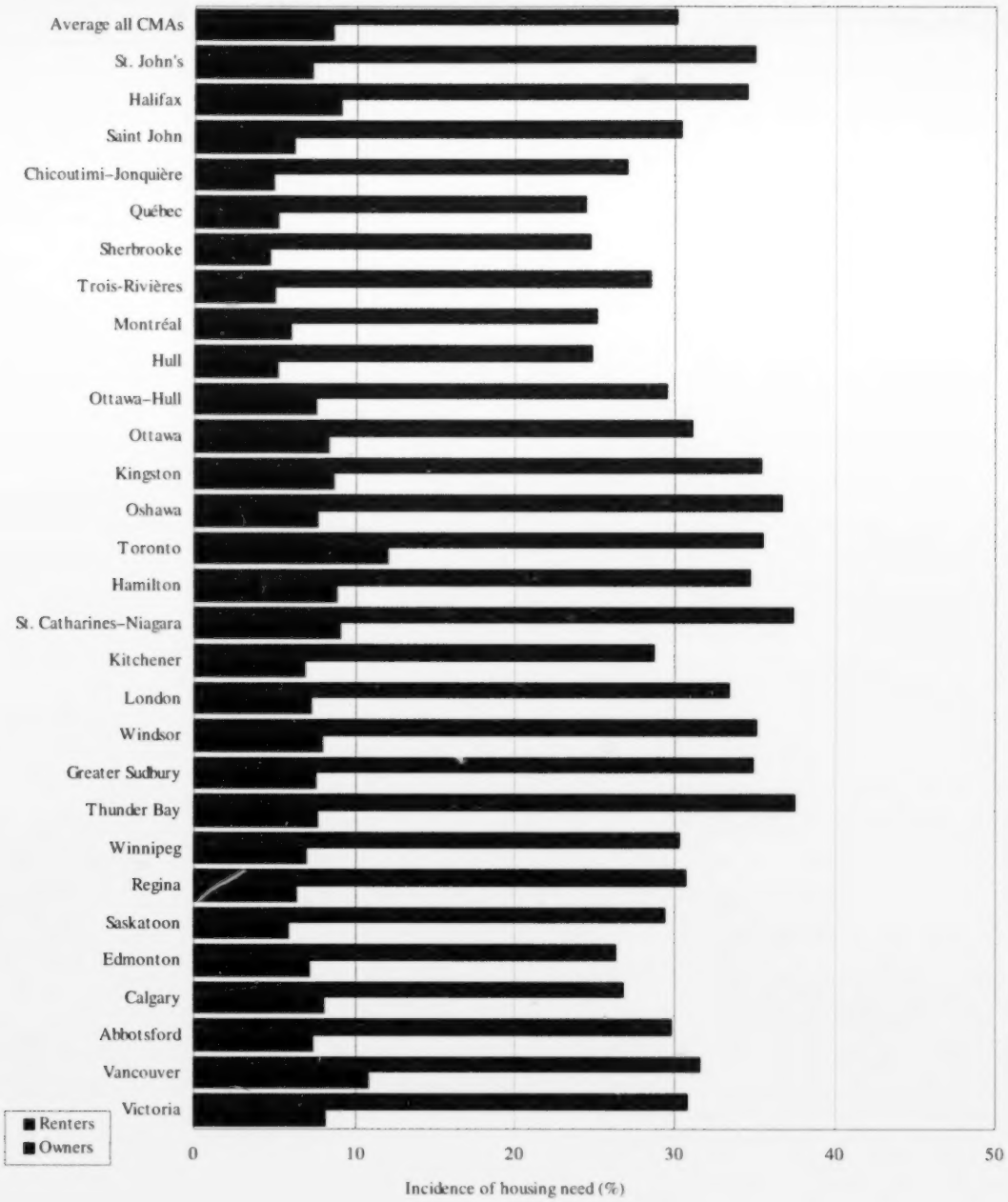
Source: CMHC (census-based housing indicators and data).

Figure 4.3: Numbers of households below the adequacy, suitability, and affordability standards showing percentages living below each standard that are in core housing need, all-CMA average, 2001



Source: CMHC (census-based housing indicators and data).

Figure 4.4: Incidence of core housing need by tenure, CMAs, 2001



Source: CMHC (Census-based housing indicators and data).

Chapter 5

Households at high risk of housing need

Chapter 4 demonstrated that renters are in housing need on average 3.5 times more often than owners. This chapter discusses groups at high risk of falling into core housing need, focusing in many instances on renters, and examines some of the reasons why housing need is particularly common among these groups. It reviews the following:

- Aboriginal households, particularly renters, have high rates of housing need.
- The incidence of housing need is high for two groups of non-Aboriginal renters: lone-parent households and people who live alone.
- Within these two groups, it is seniors and women who are at high risk of being in core housing need.
- The incidence of core housing need is high among recent immigrant households, especially renters.

5.1 Aboriginal households, particularly renters, have high rates of housing need.

In 2001, Aboriginal households living in CMAs were over 50 percent more likely than the average CMA household to be in core housing need (25.5 percent versus 16.6 percent), an improvement from 1996 when they were 80 percent more likely to be in need.[55] Métis households were less likely to be in need than other Aboriginal households, and North American Indian households were more likely to be in need (see Table 5.1).[56]

Almost two in five (37.8 percent) Aboriginal renter households in 2001 were in housing need. In Regina, nearly half of all Aboriginal renters were in need (see Appendix Table A2.12). The incidence of need amongst Aboriginal renters in CMAs in western Canada ranged from 7 to 18 percentage points higher than the incidence of need amongst non-Aboriginal renter households (see Figure 5.1). Differences were generally narrower in other CMAs.

One reason that Aboriginal households fall into housing need more often than non-Aboriginal households is that their incomes are lower. In 2001, Aboriginal households averaged $50,735 in before-tax income compared to $65,846 for all CMA households (see Appendix Tables A2.13 and A1.18).

As discussed in sub-sections 3.3 and 4.3, CMA households generally have more difficulty finding affordable housing than adequate or suitable housing, a pattern that holds true for both non-Aboriginal and Aboriginal households (see Table 5.2). Aboriginal households, however, are much more likely to live in

55. It is important to note that some of the apparent 1996-2001 improvement in Aboriginal housing conditions may be attributable to households with generally good housing conditions identifying themselves as Aboriginal for the first time in the 2001 Census. For the definition of Aboriginal household used in this report, see Box 3.2.
56. See Appendix Table A2.12 for data by individual CMA on Aboriginal housing need and need within the individual Aboriginal groups.

dwellings that are crowded or in inadequate condition than non-Aboriginal households. Compared to non-Aboriginal households, Aboriginal households are:

- 2.6 times (5.8 percent compared to 2.2 percent) more likely to be living in inadequate dwellings and in core housing need;
- 2.5 times more likely to be living in crowded dwellings and in core housing need; and
- 1.5 times more likely to be in core housing need and paying 30 percent or more of total before-tax household income for their dwellings.

5.2 The incidence of housing need is high for two groups of non-Aboriginal renters—lone-parent households and people who live alone.

High levels of housing need are not restricted to Aboriginal households. The incidence of need is also high for certain groups of non-Aboriginal renters, especially lone-parent households and people living alone—the two fastest-growing types of households in CMAs between 1991 and 2001 (see sub-section 2.3). Within these two groups, it is seniors and women who are at high risk of being in core housing need (see Figure 5.2).

In 2001, the incidence of core housing need for the following types of one-person and lone-parent households was well above the average (29.9 percent) for all non-Aboriginal renter households:

- senior women living alone (57.5 percent in need);
- senior men living alone (44.6 percent);
- women under the age of 65 living alone (33.8 percent); and
- female lone parents under the age of 65 (45.8 percent).[57]

The following sub-sections explore the housing conditions of one-person and lone-parent households in further detail, focusing on three groups of non-Aboriginal renters:

- seniors living alone;
- non-seniors living alone; and
- and non-senior lone-parent renters.

For these groups of renters, high levels of housing need are associated with very low incomes, which in turn are linked to the following circumstances:

- being outside the labour force altogether or, if in the labour force, being unemployed or employed only part-time; and
- being dependent on government for the majority of household income.

The discussion below is limited to a review of all-CMA totals and averages for the three non-Aboriginal renter groups. Appendix Table A2.14 provides equivalent 2001 data for individual CMAs.

57. Box 3.2 defines the household types used in this report.

5.2.1 Over half of senior renters who lived alone were in core housing need in 2001.

In CMAs, 54.4 percent of senior renters who lived alone were in core housing need in 2001.[58] Seniors living alone accounted for 83.6 percent of all senior renter households in core housing need. Government transfers were the major source of income for over 90 percent of these households (see Table 5.3). Over three-quarters of all senior renter households in need were seniors who lived alone and were dependent on government for the bulk of their incomes.[59] These seniors had average before-tax incomes of under $15,000, almost half of which they spent on housing.

Two-thirds (65.5 percent) of senior renters living alone and reliant on government income were in housing need in 2001. In contrast, under one in five (17.9 percent) senior renters living alone whose major source of income was not government were in housing need.[60]

5.2.2 In 2001, almost a third of non-senior renters who lived alone were in housing need.

Almost a third (31.5 percent) of non-senior renters who lived alone in CMAs in 2001 were in core housing need. This group made up 43.6 percent of all non-senior renter households in need.

Just over a third of these non-senior renters who lived alone and were in housing need were not in the labour force (see Table 5.4), and almost 40 percent relied primarily on government for their income (see Table 5.5). These two groups—those in need and not in the labour force and those in need and reliant on government transfers—had average before-tax incomes of under $11,000 and $10,000 respectively and spent more than half their incomes on housing.

Around three-quarters of non-senior renters living alone who relied on government for the major part of their incomes were in core housing need in 2001. Almost 60 percent of non-senior renters who lived alone and reported not being in the labour force were in core housing need. The incidence of need for those in the labour force was much lower (25.4 percent), even though this group included a considerable number of people who were unemployed or working part-time. Only one in five (20.6 percent) of non-senior renters living alone who were employed full-time were in housing need (see Figure 5.3).

5.2.3 Over 40 percent of non-senior lone-parent renters were in housing need in 2001.

In 2001, 43.0 percent of non-senior lone-parent renters were in housing need. These lone-parent households made up 25.1 percent of all non-senior renter households in need. Nearly four in ten were not in the labour force (see Table 5.4), and more than half relied on government for the majority of their incomes (see Table 5.5).

Two-thirds of non-senior lone-parent renters who were not in the labour force were in housing need, a proportion that shrank to just over a quarter for lone parents employed full-time (see Figure 5.4). Almost 80 percent of lone parents whose major source of income was government transfers were in core housing need. The incidence of need was much lower (28.4 percent) for those who reported non-government income as their main income source.

58. For comparison, 26.4 percent of 295,985 senior owners living alone in CMAs were in core housing need.
59. Government income includes income from government programs such as Old Age Security, the Guaranteed Income Supplement, the Canada and Quebec Pension Plans, Employment Insurance, and Child Tax Benefits, as well as social assistance payments, provincial income supplements, veterans' pensions, workers' compensation, refundable tax credits (GST/HST), and other transfers.
60. Fifty-four percent of senior households, 71.8 percent of renting seniors and 45.1 percent of owning seniors report the government as being their major source of income. However, 84.7 percent of renting compared to 24.5 percent of owning seniors reporting the government as their major source of income were in core housing need.

5.2.4 Lone-parent and one-person renter households are more likely than other households to be in need and spending 50 percent or more of their incomes on shelter.

As discussed previously in chapters 3 and 4, a majority of households in core housing need spend 30 percent or more of their incomes on housing. Of course, many households in need spend even more on shelter. In 2001, 6.1 percent of non-Aboriginal renter households were in core housing need and spent 50 percent or more of their income on shelter. A look at the characteristics of this group confirms that lone-parent households and non-family households (more than 80 percent of which are one-person households) are more likely to experience difficult housing conditions than other non-Aboriginal households (see Table 5.6):

- 17.1 percent of non-family renter households led by seniors were in need and spent 50 percent or more of their average before-tax incomes of just over $14,000 on shelter;
- 17.1 percent of non-family renter households led by 45-to-64-year-olds were in need and spent 50 percent or more of their income of just over $10,000 on shelter; and
- 19.7 percent of lone-parent renters aged 15 to 44 were in need and spent 50 percent or more of their average incomes of about $13,000 on shelter (data derived from Table 5.6).

5.3 The incidence of core housing need is high among recent immigrant households, especially renters.

The great majority of immigrants tend to settle in CMAs where there are established immigrant communities and opportunities for employment (see Table 2.2).[61] In 2001, 86.3 percent of immigrant households lived in CMAs, compared to just under two-thirds of all households.[62] Over 90 percent of recent immigrant households lived in CMAs—seven out of ten in Toronto, Vancouver, and Montréal.[63]

Following their arrival in Canada, immigrants often find acceptable housing out of their reach and end up as renters in core housing need. The cost of housing in many of the large CMAs where immigrants tend to settle is relatively high (see sub-section 2.8 and Appendix Tables A1.15, A1.16, and A1.18). In Toronto, for example, 43.5 percent of recent immigrant renter households were in core housing need in 2001 (see Figure 5.5 and Appendix Table A2.17).[64] In Montréal, where housing costs were relatively modest by comparison to Toronto, a third of recent immigrant renters were in housing need. In CMAs as a group, recent immigrant renters were almost 40 percent more likely than non-immigrant renter households to be in need.

In 2001, immigrant owners and renters in CMAs were respectively 5.3 and 7.4 percentage points more likely to live in core housing need than their non-immigrant counterparts, differences that in part reflected the high levels of housing need experienced by recent immigrants (see Table 5.7). For immigrant owners in 2001, the likelihood of being in core housing need declined the longer they had been in Canada. The incidence of housing need also diminished for immigrant renters the longer they had been in Canada, but the improvement was less marked and less consistent than for immigrant owners.

61. The Longitudinal Survey of Immigrants to Canada found that the presence of family and friends was the most important reason recent immigrants chose to settle in a given CMA. Job prospects were the second most important reason for choosing a particular location. See Statistics Canada, *Longitudinal Survey of Immigrants to Canada: Process, progress and prospects*, Catalogue no. 89-611-XIE (Ottawa: Statistics Canada, 2003), pp. 13-15.
62. As with other discussions of core housing need, all household data in this sub-section exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
63. For definitions of immigrant and recent immigrant households, see Box 3.2.
64. Appendix Tables A2.17 and A2.18 provide data for individual CMAs on immigrant households in core housing need.

Immigrant households were somewhat less likely than non-immigrant households to have shared in the improvement in housing conditions that took place between 1996 and 2001 (see sub-sections 3.5 and 4.1). In contrast to the percentage of non-immigrant owners in need, which did not change during the period, the percentage of immigrant owners in need edged up (see Table 5.8). The incidence of housing need declined among immigrant renters but to a slightly lesser degree than among non-immigrant renters.

Although housing need among immigrant households in 2001 resembled that of non-immigrant households in that the great majority of immigrants in need spent 30 percent or more of their incomes on shelter, the proportion of immigrant households in housing need and living below standards other than affordability was over twice that of non-immigrant households (see Table 5.9). In this regard, immigrant households resembled Aboriginal people, who also exhibited an above-average tendency to live in crowded dwellings and dwellings in need of major repairs (see Table 5.2).

Table 5.1 Number and incidence of Aboriginal households in core housing need, Canada and all CMAs, 1996-2001

			All households		Owners		Renters	
Year	Geography	Aboriginal identity	#	%	#	%	#	%
2001	Canada	Non-Aboriginal households	1,635,800	15.6	605,000	8.5	1,030,800	30.1
		Total Aboriginal identity	73,850	24.8	17,510	11.8	56,335	37.8
		North American Indian	50,450	27.3	10,325	12.4	40,115	39.6
		Métis	26,475	20.6	7,920	10.7	18,560	34.2
		Inuit	4,165	31.9	885	20.7	3,275	37.3
	All CMAs	Non-Aboriginal households	1,133,35	16.4	374,600	8.6	758,925	29.9
		Total Aboriginal identity	34,815	25.5	5,175	9.1	29,655	37.5
		North American Indian	25,360	28.5	3,225	9.7	22,150	39.7
		Métis	12,365	21.4	2,325	8.3	10,030	33.8
		Inuit	500	28.9	55	8.6	455	40.6
1996	Canada	Non-Aboriginal households	1,725,655	17.6	553,385	8.6	1,172,270	34.4
		Total Aboriginal identity	68,985	31.6	13,350	14.2	55,635	44.7
		North American Indian	50,565	34.1	8,670	14.6	41,890	47.3
		Métis	22,245	27.2	5,470	13.5	16,775	40.7
		Inuit	3,550	32.7	525	17.7	3,020	38.3
	All CMAs	Non-Aboriginal households	1,191,560	18.7	324,685	8.4	866,865	34.6
		Total Aboriginal identity	34,010	34.3	3,625	10.6	30,365	46.7
		North American Indian	26,385	37.5	2,485	11.4	23,885	49.2
		Métis	10,670	29	1,350	9.1	9,280	42.0
		Inuit	330	32.7	40	12.5	320	45.4

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: A household may be counted as being a member of more than one identity group (see Box 3.2). As a result, household by identity group should not be summed as they will add to more than the total of all Aboriginal households.
Source: CMHC (census-based housing indicators and data).

Table 5.2 Aboriginal housing conditions compared to non-Aboriginal housing conditions, all CMAs, 2001

	All households		Owners		Renters	
	Aboriginal	Non-Aboriginal	Aboriginal	Non-Aboriginal	Aboriginal	Non-Aboriginal
Adequacy						
% living in adequate dwelling	86.3	93.1	88.8	94.1	84.5	91.2
% able to access acceptable dwelling	8.0	4.8	8.6	4.5	7.4	5.2
% unable to access acceptable dwelling (in need)	5.8	2.2	2.6	1.4	8.0	3.5
Suitability						
% living in suitable dwelling	88.0	92.8	94.6	95.7	83.2	87.7
% able to access acceptable dwelling	7.2	5.4	4.8	3.8	8.9	8.1
% unable to access acceptable dwelling (in need)	4.8	1.9	0.7	0.5	7.8	4.3
Affordability						
% living in affordable dwelling	71.1	78.3	84.1	85.4	61.7	66.2
% able to access acceptable dwelling	6.0	6.5	8.1	6.9	4.6	5.7
% unable to access acceptable dwelling (in need)	22.8	15.2	7.8	7.7	33.7	28.1
Acceptability						
% living in acceptable dwelling	55.9	68.5	71.7	77.5	44.5	53.0
% able to access acceptable dwelling	18.5	15.1	19.3	13.9	18.0	17.1
% unable to access acceptable dwelling (in need)	25.5	16.4	9.1	8.6	37.5	29.9

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 5.3 Senior non-Aboriginal renter households in need by major source of household income and household type, all CMAs, 2001

Household type (# of total HH)	Major source of household income	Number in need #	Share (%)	Incidence of need (%)	Average income ($)	Average STIR (%)
All senior renter households	All households	204,135	100.0	44.1	16,780	46
(463,345)	Income from government	188,415	92.3	56.6	16,133	46
	Non-government income	15,720	7.7	12.0	24,538	42
Non-family	All households	172,715	100.0	53.3	15,698	46
(323,795)	Income from government	159,435	92.3	64.6	15,036	47
	Non-government income	13,280	7.7	17.3	23,646	43
One-person	All households	170,655	100.0	54.4	15,595	46
(313,640)	Income from government	157,550	92.3	65.5	14,934	47
	Non-government income	13,105	7.7	17.9	23,546	43
Two or more persons	All households	2,060	100.0	20.2	23,470	38
(10,175)	Income from government	1,865	90.5	28.3	22,884	39
	Non-government income	195	9.5	5.4	29,077	30
Family households	All households	31,450	100.0	22.5	22,656	42
(139,510)	Income from government	28,995	92.2	33.8	22,076	42
	Non-government income	2,455	7.8	4.6	29,515	41
Couples	All households	23,220	100.0	21.2	23,264	41
(109,370)	Income from government	21,670	93.3	30.5	22,885	41
	Non-government income	1,550	6.7	4.0	28,559	42
Lone-parent	All households	7,785	100.0	28.5	20,752	44
(27,310)	Income from government	6,930	89.0	49.9	19,552	44
	Non-government income	855	11.0	6.4	30,475	39
Multiple-families	All households	445	100.0	15.7	24,265	34
(2,830)	Income from government	395	88.8	39.3	21,930	32
	Non-government income	50	11.2	2.7	42,717	50

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data pertain to the census year.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 5.4 Non-senior non-Aboriginal renter households in need by labour force status and household type, all CMAs, 2001

Household type (# of total HH)	Major source of labour force status	Number in need #	Share (%)	Incidence of need (%)	Average income ($)	Average STIR (%)
All non-senior renter households (2,074,225)	All households	554,795	100.0	26.7	17,742	49
	Not in labour force	180,740	32.6	52.4	14,008	52
	In labour force	374,090	67.4	21.6	19,545	48
Non-family (941,865)	All households	265,220	100.0	28.2	14,914	51
	Not in labour force	89,435	33.7	53.8	11,227	54
	In labour force	175,715	66.3	22.7	16,792	49
One-person (760,485)	All households	239,890	100.0	31.5	14,262	51
	Not in labour force	83,065	34.6	58.3	10,682	54
	In labour force	156,820	65.4	25.4	16,156	49
	Unemployed	23,095	9.6	52.4	10,785	57
	Employed	133,690	55.7	23.3	17,082	48
	Full-time	101,685	42.4	20.6	18,061	47
	Part-time	32,025	13.3	40.1	13,975	51
Two or more persons (181,405)	All households	25,285	100.0	13.9	21,064	47
	Not in labour force	6,380	25.2	27.0	17,660	46
	In labour force	18,925	74.8	12.0	21,967	47
Family (1,132,405)	All households	289,555	100.0	25.6	20,309	47
	Not in labour force	91,245	31.5	51.0	16,667	50
	In labour force	198,325	68.5	20.8	21,956	46
Couples (784,130)	All households	146,085	100.0	18.6	21,806	47
	Not in labour force	36,645	25.1	38.9	18,298	49
	In labour force	109,405	74.9	15.9	22,981	47
Lone-parent (323,065)	All households	139,060	100.0	43.0	18,558	48
	Not in labour force	52,840	38.0	66.0	15,383	51
	In labour force	86,265	62.0	35.5	20,502	46
	Unemployed	16,165	11.6	60.9	16,343	50
	Employed	70,100	50.4	32.4	21,448	45
	Full-time	49,510	35.6	28.3	22,619	44
	Part-time	20,620	14.8	49.4	18,565	47
Multiple-families (25,210)	All households	4,410	100.0	17.5	25,930	40
	Not in labour force	1,760	39.9	37.4	21,262	36
	In labour force	2,655	60.2	12.9	26,970	38

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data pertain to the census year.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 5.5 Non-senior non-Aboriginal renter households in need by major source of household income and household type, all CMAs, 2001

Household type (# of total HH)	Major source of household income	Number in need #	Share (%)	Incidence of need (%)	Average income ($)	Average STIR (%)
All non-senior renter households	All households	554,795	100.0	26.7	17,742	49
(2,074,225)	Income from government	222,335	40.1	71.9	12,991	54
	Non-government income	332,460	59.9	18.8	20,919	46
Non-family	All households	265,220	100.0	28.2	14,914	51
(941,865)	Income from government	100,285	37.8	71.8	9,979	56
	Non-government income	164,935	62.2	20.6	17,915	47
One-person	All households	239,890	100.0	31.5	14,262	51
(760,485)	Income from government	93,585	39.0	73.6	9,533	56
	Non-government income	146,305	61.0	23.1	17,286	47
Two or more persons	All households	25,285	100.0	13.9	21,064	47
(181,405)	Income from government	6,730	26.6	53.7	15,658	48
	Non-government income	18,555	73.4	11.0	23,025	47
Family households	All households	289,555	100.0	25.6	20,309	47
(1,132,405)	Income from government	122,030	42.1	72.0	15,421	52
	Non-government income	167,525	57.9	17.4	23,869	44
Couples	All households	146,085	100.0	18.6	21,806	47
(784,130)	Income from government	45,650	31.2	64.8	16,775	51
	Non-government income	100,435	68.8	14.1	24,092	45
Lone-parent	All households	139,060	100.0	43.0	18,558	48
(323,065)	Income from government	74,510	53.6	78.1	14,482	52
	Non-government income	64,550	46.4	28.4	23,263	43
Multiple-families	All households	4,410	100.0	17.5	25,930	40
(25,210)	Income from government	1,870	42.4	52.0	19,798	38
	Non-government income	2,540	57.6	11.8	30,445	41

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data pertain to the census year.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 5.6 Characteristics of non-Aboriginal households in core housing need and spending 50 percent or more of income on shelter, all CMAs, 2001[1]

			In core housing need and spending 50% or more of income on shelter			
Household type	Tenure	Age of maintainer	Total (#)	Incidence (%)	Average income ($)	Average STIR[2] (%)
All senior households	Total	65 years and over	93,690	6.7	16,018	64.7
	Owned	65 years and over	31,825	3.4	18,445	66.5
	Rented	65 years and over	61,855	13.3	14,769	63.8
Senior family households	Total	65 years and over	17,805	2.3	21,446	65.4
	Owned	65 years and over	11,390	1.8	22,989	66.4
	Rented	65 years and over	6,445	4.6	18,543	63.4
Senior non-family households	Total	65 years and over	75,855	11.9	14,745	64.5
	Owned	65 years and over	20,460	6.5	15,910	66.6
	Rented	65 years and over	55,420	17.1	14,315	63.8
All non-senior households	Total	15-64 years	327,555	5.9	15,814	67.7
	Owned	15-64 years	109,475	3.2	22,186	68.2
	Rented	15-64 years	218,135	10.5	12,615	67.5
Couples[3]	Total	15-29 years	15,355	4.6	16,494	67.2
		30-44 years	52,695	3.5	21,446	67.8
		45-64 years	41,670	2.6	20,875	67.7
	Owned	15-29 years	3,715	2.7	24,782	65.4
		30-44 years	27,440	2.4	26,498	67.4
		45-64 years	27,350	2.0	22,899	68.1
	Rented	15-29 years	11,630	5.9	13,751	67.6
		30-44 years	25,280	6.7	15,879	67.8
		45-64 years	14,355	6.1	16,847	66.4
Lone parents	Total	15-29 years	14,620	24.3	12,887	67.5
		30-44 years	38,090	13.7	15,958	67.3
		45-64 years	19,245	7.3	17,435	67.7
	Owned	15-29 years	1,175	13.8	20,039	66.0
		30-44 years	10,345	9.4	22,025	68.7
		45-64 years	8,045	5.0	21,639	68.3
	Rented	15-29 years	13,460	26.1	12,213	67.4
		30-44 years	27,745	16.6	13,691	66.7
		45-64 years	11,170	10.7	14,415	67.2
Non-family households	Total	15-29 years	25,165	7.9	13,240	67.9
		30-44 years	48,025	9.0	12,915	67.8
		45-64 years	72,700	12.6	11,505	67.7
	Owned	15-29 years	3,140	7.2	20,374	67.6
		30-44 years	9,670	5.3	20,467	67.8
		45-64 years	18,575	7.2	15,526	68.7
	Rented	15-29 years	22,030	8.0	12,201	67.9
		30-44 years	38,345	10.9	11,011	67.7
		45-64 years	54,135	17.1	10,125	67.4

1. Data exclude farm, band and reserve, and Aboriginal households; household with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
2. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the census year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing census-year shelter costs to incomes from the previous year.
3. Couples includes Multiple-Families in their count, income and STIR data.

Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (Census-based housing indicators and data).

Table 5.7 Number and percentage of immigrant households above and below housing standards and housing need status, Canada and all CMAs, 2001

		All households		Households above housing standards		Below housing standards			
						Could afford to meet all standards		In core housing need	
		Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Canada									
Non-immigrants	(#)	5,656,665	2,782,770	4,520,165	1,583,555	701,620	391,350	434,885	807,860
	(%)	100.0	100.0	79.9	56.9	12.4	14.1	7.7	29.0
Immigrants	(#)	1,563,210	756,640	1,110,625	321,960	266,440	167,515	186,145	267,165
	(%)	100.0	100.0	71.0	42.6	17.0	22.1	11.9	35.3
Years in Canada[1]:									
Less than 5 years	(#)	72,385	152,675	36,100	50,215	19,625	44,100	16,660	58,360
	(%)	100.0	100.0	49.9	32.9	27.1	28.9	23.0	38.2
5-10 years	(#)	136,135	133,630	73,820	50,840	38,860	39,310	23,455	43,485
	(%)	100.0	100.0	54.2	38.0	28.5	29.4	17.2	32.5
10-25 Years	(#)	384,870	217,725	247,230	96,630	93,220	50,455	44,420	70,640
	(%)	100.0	100.0	64.2	44.4	24.2	23.2	11.5	32.4
Over 25 years	(#)	969,820	252,610	753,475	124,280	114,745	33,650	101,600	94,675
	(%)	100.0	100.0	77.7	49.2	11.8	13.3	10.5	37.5
All households	(#)	7,229,660	3,575,950	5,636,965	1,919,695	970,195	569,120	622,510	1,087,135
	(%)	100.0	100.0	78.0	53.7	13.4	15.9	8.6	30.4
All CMAs									
Non-immigrants	(#)	3,116,020	1,888,285	2,515,990	1,078,410	382,410	279,385	217,630	530,520
	(%)	100.0	100.0	80.7	57.1	12.3	14.8	7.0	28.1
Immigrants	(#)	1,308,415	694,640	910,490	289,400	237,080	158,595	160,865	246,645
	(%)	100.0	100.0	69.6	41.7	18.1	22.8	12.3	35.5
Years in Canada[1]:									
Less than 5 years	(#)	66,615	147,005	32,385	47,460	18,395	42,625	15,815	56,930
	(%)	100.0	100.0	48.6	32.3	27.6	29.0	23.7	38.7
5-10 years	(#)	126,695	128,750	67,670	48,340	36,695	38,135	22,350	42,305
	(%)	100.0	100.0	53.4	37.5	29.0	29.6	17.6	32.9
10-25 Years	(#)	343,015	204,035	216,265	88,945	85,960	47,960	40,740	67,110
	(%)	100.0	100.0	63.0	43.6	25.1	23.5	11.9	32.9
Over 25 years	(#)	772,140	214,840	594,190	104,655	96,015	29,820	81,950	80,300
	(%)	100.0	100.0	77.0	48.7	12.4	13.9	10.6	37.4
All households	(#)	4,432,175	2,616,755	3,431,135	1,380,330	621,290	447,835	379,780	788,580
	(%)	100.0	100.0	77.4	52.7	14.0	17.1	8.6	30.1

1. Years in Canada are approximate; for example, the category "Less than 5 years" refers to immigrants who landed in Canada during the period from 1996 through May 15, 2001 (the date of the 2001 Census of Canada).

Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

Note: Figures may not add due to random rounding to protect the confidentiality of census data.

Source: CMHC (census-based housing indicators and data).

Table 5.8 Change in incidence of core housing need among immigrant households, all CMAs[1], 1996-2001

	Incidence of core housing need (%)					
	All households		Owners		Renters	
	1996	2001	1996	2001	1996	2001
Non-immigrants	17.6	14.9	7.0	7.0	33.1	28.0
Immigrants	22.0	20.4	11.9	12.3	39.5	35.5
Years in Canada[2]:						
Less than 5 years	39.9	34.1	26.7	23.8	45.4	38.8
5-10 years	29.1	25.4	16.2	17.7	39.3	33.0
10-20 years[3]	22.3	19.8	11.8	11.9	37.7	32.9
Over 20 years[4]	16.8	16.5	10.1	10.7	36.9	37.3
All households	19.0	16.6	8.4	8.6	34.9	30.1

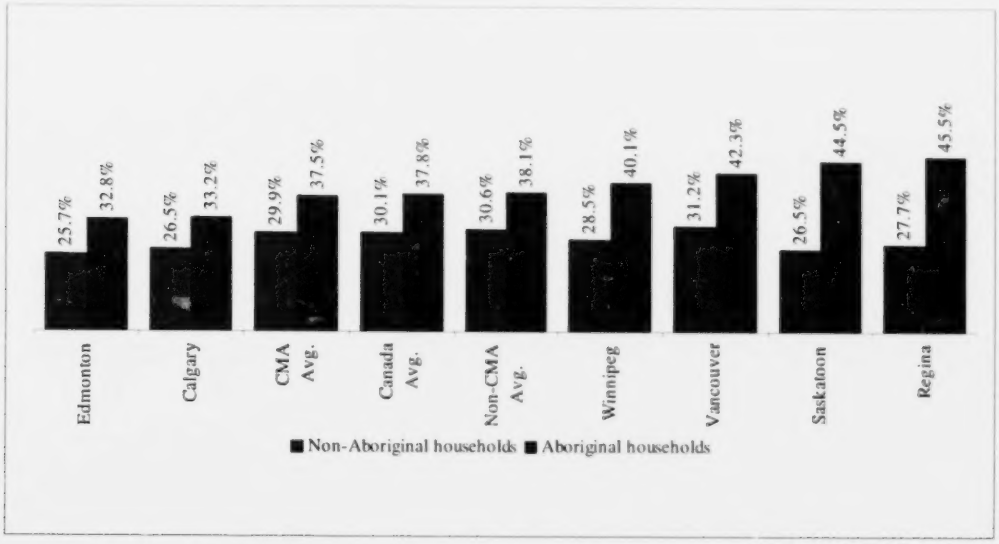
[1] Data were not available for Kingston and Abbotsford in 1996, as they had not yet become CMAs. As a result, these two CMAs have been excluded from household counts for both the 1996 and 2001 census years.
[2] Years in Canada are approximate; for example, the category "Less than 5 years" refers to immigrants who landed in Canada during the period from 1996 through May 15, 2001 (the date of the 2001 Census of Canada).
[3] 10 to 25 years for the 2001 Census.
[4] Over 25 years for the 2001 Census.
Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Table 5.9 Percentage of households below housing standards by core housing need status and period of immigration, all CMAs, 2001

	% below affordability			% below other standards but not affordability		
	Total	Not in need	In need	Total	Not in need	In need
Non-immigrants	20.1	6.1	14.0	8.0	7.1	0.9
Immigrants	25.5	7.1	18.4	14.6	12.6	2.0
Years in Canada[1]:						
Less than 5 years	39.4	8.4	31.0	23.2	20.2	3.0
5-10 years	31.0	9.0	22.0	23.6	20.3	3.3
10-25 years	26.5	8.9	17.6	17.7	15.6	2.1
Over 25 years	20.4	5.3	15.1	8.8	7.4	1.4
All households	21.8	6.5	15.3	9.9	8.7	1.2

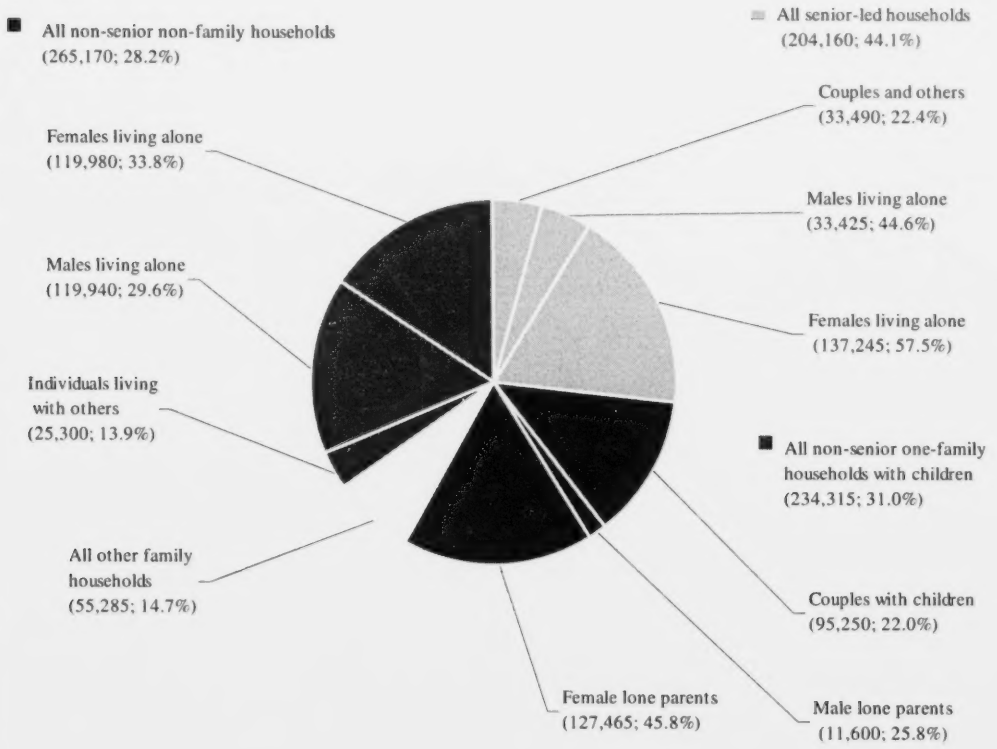
1. Years in Canada are approximate; for example, the category "Less than 5 years" refers to immigrants who landed in Canada during the period from 1996 through May 15, 2001 (the date of the 2001 Census of Canada).
Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (census-based housing indicators and data).

Figure 5.1: Incidence of core housing need among renters, Aboriginal and non-Aboriginal households, select western CMAs, 2001



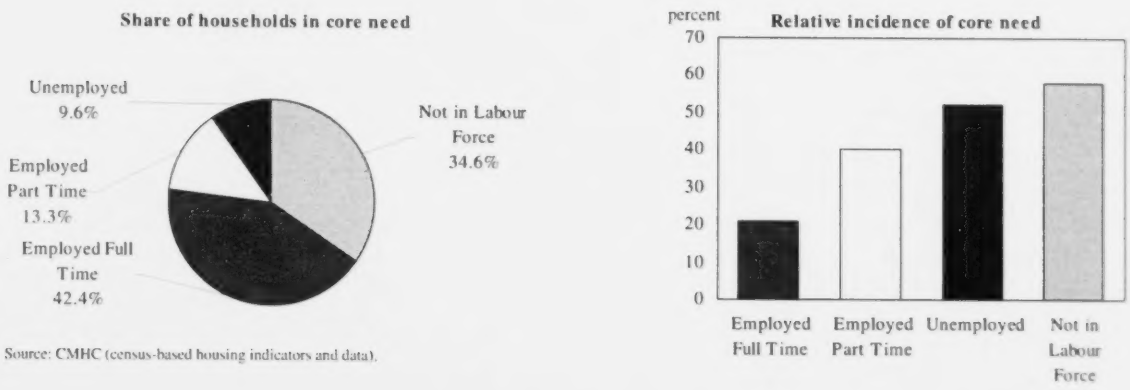
Source: CMHC (census-based housing indicators and data).

Figure 5.2: Non-Aboriginal renter households in core housing need by household type, showing number in need and incidence of need, all-CMA Totals, 2001



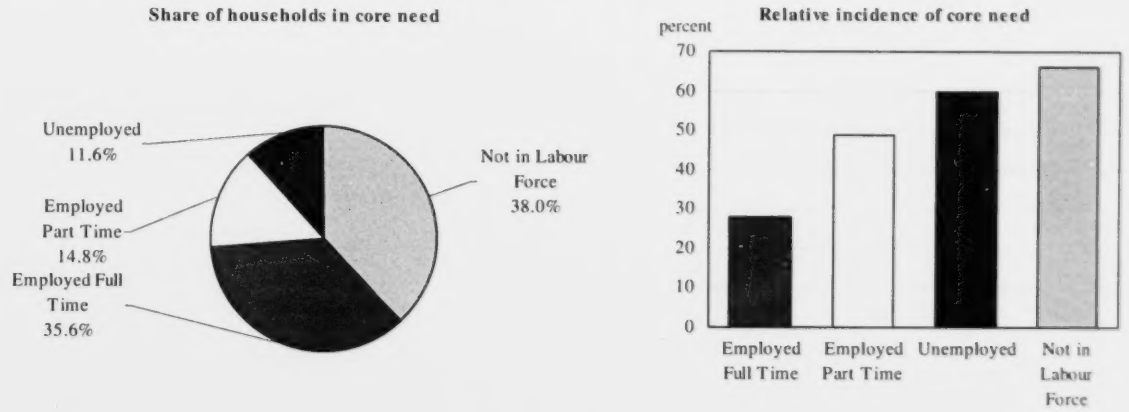
Note: Figures may not add due to random rounding to protect the confidentiality of census data.
Source: CMHC (Census-Based housing indicators and data).

Figure 5.3: Core housing need among non-senior-led one-person households, all-CMA average, 2001



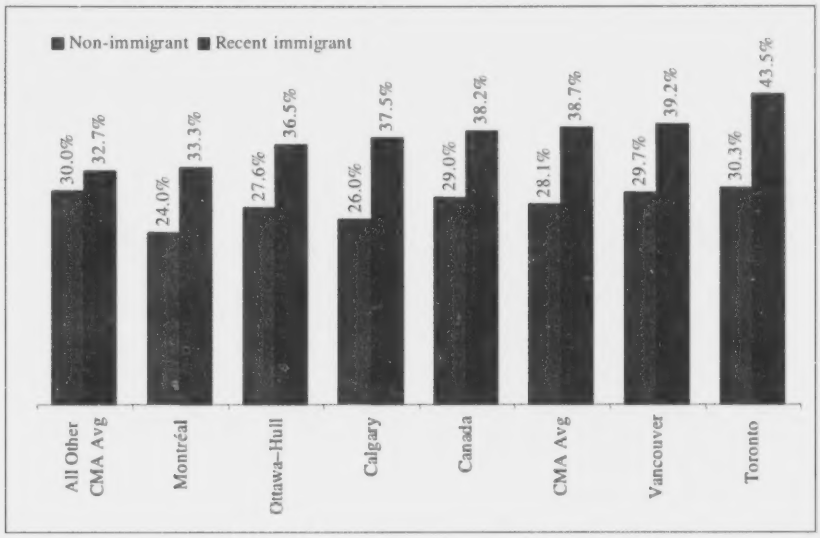
Source: CMHC (census-based housing indicators and data).

Figure 5.4: Core housing need among non-senior-led lone-parent households, all-CMA average, 2001



Source: CMHC (census-based housing indicators and data).

Figure 5.5: Incidence of core housing need among renters, non-immigrant and recent immigrant households, selected CMAs, 2001



Source: CMHC (census-based indicators and data).

Chapter 6

The distribution of housing need within CMAs

Previous chapters discuss demographic and housing market trends and the evolution of housing conditions and core housing need in the 1990s. Those chapters describe broad developments affecting CMAs and examine the range of experience across CMAs. It is likely, however, that considerable variation exists within cities as well as across cities; for example, it has been shown that low-incomes tend to be clustered, or concentrated, in certain neighbourhoods.[65] Until now, no comparable analysis of core housing need has been conducted.

This chapter looks at the distribution of core housing need within CMAs in 2001 and the characteristics of neighbourhoods in which core housing need was most prevalent. It is largely descriptive—an initial attempt to review the spatial arrangement and measure the concentration of core housing need in individual CMAs. For the most part, it focuses on two sets of census tracts: the 10 percent of census tracts in each CMA with the highest incidence of core housing need and the other (remaining) tracts.[66] The former are designated as "highest-need" tracts or neighbourhoods, the latter as "other" tracts or neighbourhoods. The terms "census tract" and "neighbourhood" are used interchangeably.

Box 6.1: Census tracts and suppression

Census tracts are small, relatively stable geographic areas defined by local specialists in conjunction with Statistics Canada. Populations usually range from 2,500 to 8,000, but Statistics Canada notes that "tracts in the central business district, major commercial and industrial zones, or peripheral areas can have populations outside this range."[67]

In fact, a few tracts have much smaller populations than suggested by the above range. In accordance with Statistics Canada's policy for protecting confidentiality, all data for census tracts with non-institutional populations of less than 40 were suppressed, and income data were suppressed for tracts with non-institutional populations of less than 250.

Tract boundaries generally follow recognizable physical features, such as rivers and roads, or jurisdictional boundaries. At the time of their creation, census tracts are defined to be relatively homogeneous with respect to socio-economic characteristics. The fact that they are defined by recognizable physical features and, initially at least, intended to be of similar socio-economic composition throughout does not of course guarantee that tracts match the views of residents concerning their neighbourhood boundaries.

65. Andrew Heisz and Logan McLeod, *Low-income in Census Metropolitan Areas, 1980-2000* Catalogue no. 89-613-MIE (Ottawa: Statistics Canada, 2004), pp. 54-63.
66. In most CMAs, the total number of tracts was not evenly divisible by ten. In these CMAs, the number of tracts in the highest-need category was rounded to the nearest whole number; for example, since the CMA of Calgary had 192 census tracts in 2001, 19 tracts were included in the highest-need group. In sub-section 6.2, which presents maps of the distribution of core housing need, a three-way division of tracts into highest-need, high-need, and other groups is used.
67. Statistics Canada, *2001 Census Dictionary* Catalogue No. 92-378-XIE (Ottawa: Statistics Canada, 2002), p.247.

This chapter discusses the following broad conclusions:

- Highest-need census tracts account for a disproportionate share of housing need: in 2001, the number of households in need in these tracts was twice the number that would have resulted from an even division of need across highest-need and other neighbourhoods.
- Although frequently found near the centre of CMAs, highest-need neighbourhoods exhibit a variety of spatial patterns with no single one dominating.
- Highest-need neighbourhoods differ from other neighbourhoods along a variety of demographic, economic, and physical dimensions.
- The spatial concentrations of Aboriginal households in housing need and of recent immigrant households in housing need are more pronounced than the general concentration of core housing need.

6.1 Highest-need census tracts account for a disproportionate share of housing need. In 2001, the number of households in need in these tracts was twice the number that would have resulted from an even division of need across highest-need and other neighbourhoods.

Two different indicators are used below to assess the degree to which households in core need are spatially concentrated (see Box 6.2). The first measure is a *concentration index*.[68] This index is the ratio of the share of households in core housing need living in highest-need census tracts to the share of all households living in highest-need census tracts. Index values greater than one indicate the extent to which core need is disproportionately concentrated in highest-need tracts.

For CMAs as a group, highest-need neighbourhoods accounted for 20.8 percent of households in need in 2001, but only 10.5 percent of all households living in CMAs.[69] Dividing the first figure by the second yields a concentration index of 2.0 (see Table 6.1). This figure can be interpreted as meaning that the number of households in need in this group of tracts was twice the number that would have resulted from an even distribution of need across the two sets of tracts (i.e., highest-need tracts and the other tracts).[70] In general, 2001 index values for individual CMAs do not deviate greatly from the all-CMA figure, ranging from 2.6 in Saint John to 1.8 in St. Catharines–Niagara, Vancouver, and Victoria.

The second measure used in this sub-section to examine the geographic distribution of households in core need is a *dissimilarity index* (see Box 6.2). This index measures the percentage of a group—households in core housing need—that would have to move to different census tracts in order to achieve a uniform distribution of the group across tracts. Index values can range from 0.0 (no geographic concentration) to 1.0 (complete segregation). Unlike the concentration index discussed above, the dissimilarity index is sensitive to the distribution of households in core need within the two sets of tracts.

68. The concentration index is also known as a *location quotient*.
69. These percentages and all other figures presented in this sub-section are calculated using the universe of households tested for core housing need. As noted previously, this universe excludes farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
70. For the concentration ratio to take a value of one, the percentage of households in need does not have to be the same in each and every tract; rather, the percentage in need in the highest-need tracts as a group would have to equal the percentage in need in the other group of census tracts.

Box 6.2: Two measures of concentration

i) Concentration index:

$C = (n/N)/(h/H)$, where

n = number of households in housing need in highest-need tracts
N = total number of households in housing need
h = number of households in highest-need tracts
H = total number of households

- Values greater than one signify that highest-need tracts account for a disproportionate share of households in need.
- A value of one means that the proportion of households in need is the same in the highest-need tracts as in the remaining tracts.
- The index does not consider variation in housing need within the two sets of tracts. A value of one therefore does not mean that the percentage of households in need is the same in each and every tract, only that the incidence of housing need in one group of tracts is the same as for the other group.

ii) Dissimilarity index:

$D = 0.5 \sum_i |n_i / N - o_i / O|$, where $|\ |$ indicates absolute value and

n_i = households in core housing need in census tract i
N = total households in core housing need
o_i = households not in core housing need in census tract i
O = total households not in core housing need

- Index values can range from 0.0 (no concentration) to 1.0 (complete segregation).
- Unlike the concentration index, the dissimilarity index is sensitive to the distribution of core housing need within the two sets of highest-need and other census tracts.
- A value of zero indicates that the distribution of housing need is uniform across census tracts. In this instance, the percentage of households in core housing need would be the same in every census tract in the CMA.
- A value of one indicates that households in need are completely segregated from other households. Each tract would be composed entirely of households in core need or entirely of households that are not in need.
- Index values show the proportion of a minority group—households in core housing need—that would have to move to a different census tract in order to produce a uniform distribution of the group across census tracts.

In 2001, the average dissimilarity index for core need in CMAs as a whole stood at 0.245 (see Table 6.1).[71] As with the concentration indices, CMA values of the dissimilarity index generally fall close to the all-CMA average, ranging from 0.306 in Windsor to 0.197 in Chicoutimi–Jonquière. Thus, in Windsor, 30.6 percent of households in core need in 2001 would have had to move to other census tracts in order for the distribution of core need to be uniform across tracts. For the most part, CMAs with above-average concentration indices also have above-average dissimilarity indices.[72]

71. The all-CMA dissimilarity index was computed as a weighted average of the indices for individual CMAs, with the number of households in core housing need being used as the weights.
72. Chicoutimi–Jonquière, which had an above-average concentration index but the lowest dissimilarity index, was a notable exception. Such differences in ranking reflect the specific formulation of each measure. The dissimilarity index takes into account the distribution of core housing need within the highest-need and other groups of tracts, while the concentration index does not.

While the strong correlation between the two sets of indices suggests that the rankings of the concentration of core housing need in CMAs are robust, interpretation of differences between CMAs poses difficulties. For one thing, there is no obvious rule of thumb respecting what constitutes a substantive difference between two index values. In addition, index values reflect the set of census tract boundaries developed by Statistics Canada in conjunction with local experts. Changing boundaries to some other reasonable configuration would alter index values by an unknown amount. Relative CMA rankings could therefore change as a result.

6.2 Highest-need neighbourhoods are frequently, but not always, found near the centre of CMAs.

The concentration and dissimilarity indices discussed in sub-section 6.1 explore the distribution of core housing need across census tracts but do not show the physical location of highest-need neighbourhoods within each CMA. As such, they do not indicate whether such neighbourhoods are grouped together—clustered in the downtown core for example—or isolated from each other.

This sub-section examines the spatial arrangement of highest-need neighbourhoods using maps. Maps distinguish three groups of tracts:

- highest-need tracts—as defined previously;
- high-need tracts—for each CMA, the 10th to 30th percentile of tracts when ranked from top to bottom by percentage of households in core housing need;[73]
- other tracts—all tracts other than highest-need and high-need tracts.[74]

The average incidence of core need in highest-need tracts was 33.2 percent in 2001, compared to 23.5 percent in high-need tracts, just 11.7 percent in other tracts and 16.2 percent in all tracts (see Appendix Table A3.1).[75]

Maps show the locations of these three groups of census tracts in the nine largest CMAs and in Halifax in 2001. Lacking the requisite familiarity with local geographies, we do not presume to discuss individual maps at length. They are presented merely to give interested readers a visual record of the spatial arrangement in 2001 of highest-need and high-need neighbourhoods within individual CMAs.

Highest-need neighbourhoods exhibited a variety of spatial patterns in 2001 with no single one dominating. All maps indicate a tendency for highest-need neighbourhoods to be located in or near the centre of CMAs. In many cases, these neighbourhoods were contiguous, or clustered. Where such neighbourhoods did not touch, intervening gaps were often bridged by high-need tracts. In many cases, highest-need and high-need tracts together accounted for more than half the tracts in the central portion of CMAs. Many CMAs in 2001 also had pockets of core housing need outside the city centre.

73. In other words, these tracts comprise the second and third most needy deciles when tracts are ranked from top to bottom by incidence of core housing need. As noted previously, the total number of tracts was not evenly divisible by ten in most CMAs. In these CMAs, the cut-offs for the 10th and 30th percentiles were determined by taking 10 and 30 percent of the total number of tracts in the CMA and rounding to the nearest whole number; for example, since the CMA of Calgary had 192 census tracts in 2001, 19 tracts were included in the top decile and 58 in the top three deciles, leaving 39 in the combined second and third deciles.
74. For purposes of the mapping, other tracts include those for which data were suppressed by Statistics Canada in order to protect confidentiality.
75. Average incidences are the sum of the incidences in individual census tracts divided by the number of tracts. As such, they represent values for a typical tract in each group, rather than the incidence of need for the group as a whole.

- In Québec and Winnipeg, highest-need neighbourhoods formed a single block that was largely surrounded by other high-need neighbourhoods.

Spatial patterns in the remaining eight CMAs were more complex and harder to categorize:

- Halifax, Hamilton, Calgary, and Edmonton each had a principal cluster of highest-need neighbourhoods and a handful of other highest-need census tracts, some of them adjacent to other such tracts.
- Montréal, Ottawa–Hull, Toronto, and Vancouver had multiple clusters of widely scattered highest-need neighbourhoods.

6.3 Highest-need neighbourhoods differ from other neighbourhoods along a variety of demographic, economic, and physical dimensions.

In addition to housing a disproportionate share of households in core housing need, highest-need census tracts exhibit other distinct demographic, economic, and physical characteristics. Compared to other neighbourhoods, highest-need neighbourhoods have lower median incomes and are more dependent on income from government. They have proportionately larger concentrations of recent immigrants and Aboriginal people and of one-person households and lone-parent families. Among notable physical differences, highest-need neighbourhoods are denser than other neighbourhoods and have relatively few single-detached dwellings.

These differences and others are discussed below. Table 6.2 presents average characteristics for highest-need and other census tracts. Appendix Table A3.1 provides data for the three sets of tracts mapped in the previous sub-section, that is, for highest-need tracts, high-need tracts, and other (remaining) tracts.

6.3.1 In 2001, the incidence of core housing need in highest-need neighbourhoods was more than double that of other neighbourhoods. Housing that is crowded or in need of repair is more common in highest-need neighbourhoods.

By definition, the incidence of core housing need in highest-need neighbourhoods is above that of other neighbourhoods. Averaging across all census tracts located within CMAs reveals that the typical metropolitan neighbourhood had a core need rate of 16.2 percent in 2001.[76] In highest-need neighbourhoods, the average incidence of core need (33.2 percent) was more than twice the incidence in other neighbourhoods (14.3 percent), a pattern that held in every individual CMA. In general, CMAs with the highest core need concentration indices had the largest discrepancies between the incidences of core need in the two categories of neighbourhoods.

Since the adequacy and suitability standards form part of the definition of core housing need in the first place, it comes as no surprise that housing in highest-need census tracts is more likely to be crowded and in need of major repair than housing in other tracts. In 2001, the average rate of crowding in highest-need neighbourhoods was 14.1 percent, more than double the 6.4 percent figure for other neighbourhoods. The typical highest-need neighbourhood had 10.8 percent of its occupied dwellings in need of major repair, compared to 6.8 percent in other neighbourhoods.

76. Because the 16.2 percent figure is a straight average, rather than a weighted average, it does not equal the percentage of metropolitan households that are in core need. Average incidences represent values for a typical census tract in each group of tracts, rather than the incidence of need for the group as a whole.

6.3.2 Highest-need neighbourhoods are predominately rental neighbourhoods with low rents and low incomes.

While the majority of Canadian households are homeowners (see sub-section 2.6), the majority of households living in highest-need neighbourhoods are renters. In 2001, renters on average comprised 36.6 percent of households in metropolitan neighbourhoods, but 71.6 of households in highest-need neighbourhoods.[77]

As discussed previously, the majority of households in core need rent.[78] The tendency among households in need to rent is particularly pronounced in highest-need neighbourhoods. On average, 57.0 percent of households in core need in metropolitan neighbourhoods rented in 2001. In highest-need neighbourhoods, the figure was 84.4 percent.

Average rents are lower in highest-need neighbourhoods than in other neighbourhoods. This relationship held for every CMA in 2001. In CMAs in Quebec, the difference between average rents in the two classes of neighbourhoods tended to be smaller than in the rest of Canada. For example, in Montréal average rents across highest-need neighbourhoods were $69 (11.7%) less than average rents elsewhere in the CMA. In Toronto by contrast, average rents in highest-need neighbourhoods were $233 (24.2%) less than elsewhere in the CMA. In Vancouver, the difference was $243 (26.7%).[79]

As discussed in chapter 4, affordability is the main challenge facing Canadian households and the main reason that households are in housing need. The fact that rents are lower in highest-need neighbourhoods suggests that low incomes, rather than high housing costs, are at the root of the high incidence of housing need in these neighbourhoods. Indeed, on average, the median household income of highest-need neighbourhoods in 2001 was just 51 percent of that of other neighbourhoods.

With less income to spend, households in highest-need neighbourhoods had higher shelter-cost-to-income ratios (STIRs) on average than households in other neighbourhoods. The typical highest-need census tract had an average STIR of 28.4 percent compared to 21.3 percent for other tracts.

6.3.3 Highest-need neighbourhoods have higher unemployment rates and rely more on income from government (transfer payments) than other neighbourhoods.

Lack of employment is one reason for the relatively low incomes in highest-need census tracts. In 2001, the average unemployment rate in highest-need census tracts was nearly double that in other tracts—11.7 versus 6.3 percent. In Saskatoon, the average unemployment rate in highest-need neighbourhoods was more than three times higher than in other neighbourhoods—22.9 percent versus 6.3 percent.

Transfer payments (income from government) constitute a greater proportion of total income in highest-need neighbourhoods than in other neighbourhoods, an average of 20.6 percent in 2001 versus 10.8 percent in other neighbourhoods. On average, transfer payments accounted for 28.2 percent of total income in Winnipeg's highest-need neighbourhoods, more than double their share in other neighbourhoods.

77. Readers are reminded that renter proportions in Table 6.2 are census-tract averages, whereas ownership rates presented in sub-section 2.6 were computed for each CMA as a whole. As discussed earlier, tabulations exclude census tracts for which Statistics Canada suppressed data to preserve confidentiality.
78. For example, see Table 4.1.
79. The relatively small difference for Montréal suggests that that CMA's geographic pattern of core need may be less driven by geographic differences in rents than is the case in other large CMAs.

6.3.4 Highest-need neighbourhoods have higher proportions of Aboriginal people, recent immigrants, one-person households, and lone-parent families.

Aboriginal people, recent immigrants, one-person households, and lone-parent families—groups particularly prone to being in core housing need—are all more common in the typical highest-need tract than in other tracts.

The tendency for highest-need neighbourhoods to have larger proportions of Aboriginal people than other neighbourhoods was especially evident in CMAs with large Aboriginal populations. On average, Aboriginal people accounted for 30.7 percent of the population in Winnipeg's highest-need neighbourhoods in 2001, but only 7.1 percent in other neighbourhoods. The corresponding percentages for Regina were 24.0 and 7.2. For Saskatoon, they were 32.5 and 7.8.

Highest-need neighbourhoods generally have larger proportions of recent immigrants than other neighbourhoods. In Toronto, recent immigrants accounted for an average of 17.2 percent of the population of highest-need census tracts in 2001, but only 7.5 percent of the population in other tracts. Comparable figures in Vancouver were 11.5 and 7.8 percent, and in Montréal, 7.9 and 2.9 percent.

One-person households and lone-parent families are also more common in the typical highest-need neighbourhood than in other neighbourhoods. In 2001, one-person households comprised on average 40.2 percent of households in highest-need census tracts, but only 23.8 percent of other tracts. Lone-parent families accounted on average for 26.9 percent of families in highest-need neighbourhoods, compared to 16.0 percent in other neighbourhoods.

6.3.5 Highest-need neighbourhoods are more densely populated and have fewer single-detached homes than other neighbourhoods.

In 2001, single-detached homes were three times more common outside highest-need neighbourhoods than within them. Not surprisingly then, highest-need neighbourhoods in every CMA were more densely populated on average than other neighbourhoods. The average density of highest-need tracts was 6,804 persons per square kilometre, more than double the average for other metropolitan tracts. The predominance of multiple-unit housing and high population densities in highest-need neighbourhoods reflect the central locations of many of these neighbourhoods as observed earlier in sub-section 6.2.

6.4 The spatial concentrations of Aboriginal households in housing need and of recent immigrant households in housing need are more pronounced than the general concentration of core housing need.

As discussed elsewhere, Aboriginal households and households maintained by recent immigrants are more likely than other households to be in core housing need. In addition, we have seen that the population of the average, or typical, highest-need metropolitan census tract in 2001 had higher percentages of Aboriginal people and recent immigrants than other tracts.

These findings suggest that the distributions across census tracts of Aboriginal households in need and of recent immigrant households in need are uneven, a hypothesis confirmed by the concentration and dissimilarity indices. Both measures show that the spatial concentrations of these two groups in 2001 were in fact more pronounced than the concentration of core housing need overall. The high degree of concentration of these two groups of households suggests that factors specific to each group, such as proximity to particular services or to friends and family, may influence the choice of neighbourhood.[80]

80. The Longitudinal Survey of Immigrants to Canada found that the presence of family and friends was the most important reason recent immigrants chose to settle in a particular CMA. By extension, the same logic could apply to choice of neighbourhood. See Statistics Canada, *Longitudinal Survey of Immigrants to Canada: Process, progress and prospects*, Catalogue no. 89-611-XIE (Ottawa: Statistics Canada, 2003), pp. 13-15.

Box 6.3: Concentrations of Aboriginal households in housing need and of recent immigrant households in housing need

- Examinations of the spatial concentrations of Aboriginal households in need and of recent immigrant households in need were conducted. Definitions of Aboriginal and recent immigrant households are given in Box 3.2.

- Analyses of Aboriginal households in need and of recent immigrant households in need were confined to CMAs with a minimum of 500 such households in need:

  Sixteen CMAs in 2001 had 500 or more Aboriginal households in need. Only eleven CMAs had at least 500 recent immigrant households in need in 2001.

- As with the more general analysis of the concentration of core housing need presented in sub-section 6.1, concentration indices for Aboriginal households in need and recent immigrant households in need were based on a division of census tracts into highest-need tracts and remaining tracts:

  highest-Aboriginal-need tracts—the 10 percent of tracts with the highest proportion of Aboriginal households in core housing need.

  highest-recent-immigrant-need tracts—the 10 percent of tracts with the highest proportion of recent-immigrant households in core housing need.

6.4.1 The spatial concentration of Aboriginal households in need is more pronounced than the general distribution of households in need.

Relative rankings by CMA of the concentration of Aboriginal households in need differ somewhat depending on the concentration measure used.[81] Both the concentration and dissimilarity indices agree, however, that the distribution by census tract of Aboriginal households in need was more concentrated in every CMA in 2001 than the distribution of all households in core housing need.

For CMAs as a group, highest-Aboriginal-need neighbourhoods accounted for 43.9 percent of Aboriginal households in need in 2001, but only 9.2 percent of all households living in CMAs, yielding a concentration index of 4.8 (see Table 6.3), more than double the index value for all households in need. Thus, the number of Aboriginal households in housing need in highest-Aboriginal-need tracts was nearly five times the level that would indicate an even distribution of Aboriginal need across the two sets of census tracts (i.e., highest-Aboriginal-need and remaining tracts). The average dissimilarity index for CMAs in 2001 was 0.519 (see Table 6.3), again more than double the figure for all households in core need.[82] Both indices show that Montréal and Toronto had the most concentrated distributions of Aboriginal households in need and Thunder Bay and Greater Sudbury the least.

6.4.2 The distribution of recent immigrant households in housing need is more concentrated than the general distribution of housing need, but not as concentrated as the distribution of Aboriginal households in need.

Concentration and dissimilarity indices indicate that the distribution by census tract of recent immigrant households in need, like the distribution of Aboriginal households in need, was more concentrated in

81. As explained earlier, such differences in ranking reflect the specific formulation of each measure. The dissimilarity index takes into account the distribution within the highest-need and other groups of tracts, while the concentration index does not.

82. The all-CMA dissimilarity index for Aboriginal need was computed as a weighted average of the indices for individual CMAs, with the number of Aboriginal households in core need being used as the weights.

every CMA in 2001 than the overall distribution of households in core housing need. The all-CMA concentration index for recent immigrant households in need was 3.9 (see Table 6.4), not quite as high as the value for Aboriginal households in need, but almost double the index for all households in need. The average dissimilarity index for CMAs in 2001 was 0.449, again nearly double the index for all households in need.

Relative rankings of concentration as measured by the two indices were similar. The concentration index ranged from 5.5 in Montréal to 3.2 in Vancouver and Calgary. According to the dissimilarity index, concentration of recent immigrant households in need was highest in Winnipeg and lowest in Vancouver. Both indices show Vancouver, Calgary, Toronto, and Ottawa–Hull as having relatively little concentration of recent immigrant households in need in 2001. Thus, with the notable exception of Montréal, the concentration of recent immigrant households in need tended to be lower in CMAs with large immigrant populations (see Table 2.2 for immigrant populations). The relatively high degree of spatial concentration of recent immigrant households in need in Montréal is somewhat surprising given that the rental housing stock there is larger than in any other CMA.

Table 6.1 Concentration of core housing need, CMAs, 2001[1]

CMA	Households in core housing need	Number of highest-need tracts[2]	% of households in core need living in highest-need tracts (a)	% of total households living in highest-need tracts (b)	Concentration index (a/b)	Dissimilarity index[3]
All-CMAs	**1,168,330**	**432**	**20.8**	**10.5**	**2.0**	**0.245**
St. John's	9,525	5	18.3	9.7	1.9	0.207
Halifax	25,180	9	22.8	12.3	1.9	0.247
Saint John	6,425	5	17.9	7.0	2.6	0.294
Chicoutimi–Jonquière	7,585	4	19.4	8.9	2.2	0.197
Québec	38,250	17	18.3	7.7	2.4	0.287
Sherbrooke	8,855	4	19.3	9.7	2.0	0.270
Trois-Rivières	8,325	4	19.3	9.0	2.1	0.255
Montréal	205,845	85	19.1	9.6	2.0	0.257
Ottawa–Hull	62,895	23	21.9	10.4	2.1	0.262
Kingston	9,885	4	20.9	10.2	2.0	0.267
Oshawa	14,505	7	29.7	12.5	2.4	0.267
Toronto	314,975	92	20.3	10.7	1.9	0.235
Hamilton	40,025	17	19.4	8.9	2.2	0.282
St. Catharines–Niagara	23,530	9	20.2	11.0	1.8	0.220
Kitchener	20,565	9	16.9	9.0	1.9	0.237
London	27,120	10	22.3	11.7	1.9	0.244
Windsor	17,180	7	29.5	13.0	2.3	0.306
Greater Sudbury	9,845	4	20.5	9.4	2.2	0.228
Thunder Bay	7,335	3	11.6	5.0	2.3	0.268
Winnipeg	38,385	16	18.9	7.9	2.4	0.278
Regina	10,050	5	22.9	10.0	2.3	0.300
Saskatoon	11,655	5	16.7	7.0	2.4	0.267
Calgary	45,765	19	19.9	10.6	1.9	0.246
Edmonton	45,590	20	24.3	12.9	1.9	0.232
Abbotsford	6,545	3	19.1	10.1	1.9	0.239
Vancouver	131,845	39	23.4	12.7	1.8	0.206
Victoria	20,645	7	25.6	14.2	1.8	0.216

1. Excludes census tracts for which Statistics Canada suppressed data to preserve confidentiality. Households tested for core housing need exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
2. Highest-need tracts are the 10 percent of census tracts with the highest incidence of core housing need.
3. The all-CMA dissimilarity index was computed as a weighted average of the indices for individual CMAs, with the number of households in core housing need used as the weights.

Source: CMHC (census-based housing indicators and data).

Table 6.2 Average[1] neighbourhood characteristics: Highest-need neighbourhoods and other neighbourhoods

CMA	Tract group[3]	Households tested for core housing need[2]					All households										
		% in core need	% crowded (below suitability standard)	% in need of major repair (below adequacy standard)	Average STIR[4]	% of households in core need that rent	% of all households that rent	Average gross rent	Median household income	Unemployment rate (%)	% of income from transfer payments	% Aboriginal people	% recent immigrant	% one-person households	% lone-parent families	% of dwellings that are single-detached	Density persons/km²
All CMAs	All	16.2	7.1	7.2	22.0	57.0	36.6	727	53,509	6.9	11.8	1.8	4.3	25.4	17.1	50.7	3,658
	Highest	33.2	14.1	10.8	28.4	84.4	71.6	601	28,570	11.7	20.6	3.9	8.4	40.2	26.9	17.9	6,804
	Other	14.3	6.4	6.8	21.3	53.9	32.7	741	56,294	6.3	10.8	1.6	3.9	23.8	16.0	54.4	3,306
St. John's	All	14.9	3.3	6.7	21.0	60.2	29.0	538	46,942	11.4	15.0	0.6	0.5	21.2	18.7	57.6	1,469
	Highest	28.9	5.9	10.4	26.8	70.6	50.1	490	27,133	15.1	23.6	0.7	1.1	34.3	31.2	29.1	2,929
	Other	13.1	3.0	6.3	20.3	58.9	26.3	544	49,418	10.9	13.9	0.6	0.5	19.6	17.1	61.2	1,287
Halifax	All	17.8	4.2	7.7	21.8	58.9	37.0	660	49,301	7.2	11.6	1.0	1.3	25.3	17.0	54.4	1,829
	Highest	34.7	7.1	9.4	28.4	88.0	75.9	558	27,331	9.4	19.6	1.7	2.1	41.2	32.3	18.9	2,608
	Other	15.8	3.9	7.5	21.0	55.5	32.4	672	51,903	7.0	10.7	0.9	1.2	23.5	15.2	58.6	1,737
Saint John	All	16.8	3.9	9.0	21.0	61.8	40.3	461	37,541	11.0	18.7	0.9	0.4	28.6	21.7	49.0	1,249
	Highest	35.7	7.0	10.8	28.4	92.4	83.7	443	20,411	22.8	27.2	2.1	0.1	42.1	34.9	5.1	3,075
	Other	14.4	3.5	8.7	20.1	58.0	34.9	464	39,682	9.6	17.7	0.7	0.5	26.9	20.1	54.5	1,021
Chicoutimi–Jonquière	All	13.1	2.2	6.8	19.7	69.4	37.7	453	41,834	12.7	15.8	0.8	0.2	26.0	15.6	50.9	1,118
	Highest	28.7	3.4	8.6	26.5	89.6	70.0	426	21,438	17.6	29.3	0.6	0.9	45.4	27.3	18.1	2,909
	Other	11.2	2.1	6.6	18.8	66.8	33.7	457	44,384	12.1	14.1	0.8	0.2	23.6	14.2	55.0	895
Québec	All	13.9	3.2	6.2	20.8	66.8	43.7	514	42,840	7.7	14.8	0.6	0.8	32.5	17.8	42.6	2,771
	Highest	32.1	5.0	8.2	29.2	92.2	80.1	447	19,690	14.8	28.3	0.8	1.4	54.8	27.4	2.3	6,990
	Other	11.8	3.0	5.9	19.8	63.9	39.5	522	45,499	6.9	13.3	0.6	0.8	29.9	16.7	47.2	2,287
Sherbrooke	All	13.8	3.2	6.5	21.6	73.8	46.3	484	37,935	7.2	16.4	0.2	1.3	33.8	17.2	45.9	1,456
	Highest	29.4	5.2	7.8	30.0	93.3	80.2	475	21,176	11.6	26.8	0.4	1.2	54.1	26.2	9.8	3,279
	Other	12.0	3.0	6.4	20.7	71.5	42.4	485	39,850	6.7	15.2	0.1	1.3	31.5	16.2	50.1	1,247
Trois-Rivières	All	15.4	2.1	6.5	21.0	73.0	44.0	467	36,170	10.2	19.4	0.6	0.4	33.9	19.4	46.4	1,614
	Highest	31.8	3.3	9.1	27.3	92.9	81.2	419	17,274	17.4	33.1	1.3	0.7	59.3	30.4	5.8	2,211
	Other	13.4	1.9	6.2	20.3	70.6	39.4	473	38,533	9.3	17.7	0.5	0.3	30.7	18.0	51.4	1,539
Montréal	All	15.4	6.5	7.8	22.5	70.2	49.7	581	45,333	8.0	14.0	0.3	3.4	30.9	19.0	31.9	5,730
	Highest	30.7	12.9	10.3	28.8	92.5	82.2	519	24,787	14.1	24.4	0.5	7.9	40.9	28.3	3.0	10,001
	Other	13.7	5.8	7.5	21.7	67.7	46.1	588	47,628	7.3	12.9	0.3	2.9	29.8	17.9	35.1	5,253
Ottawa–Hull	All	15.1	5.5	6.6	20.2	56.2	35.1	769	63,338	5.7	9.0	1.3	3.6	24.1	16.6	49.6	2,707
	Highest	33.3	11.8	9.8	26.6	83.0	76.8	632	31,117	10.3	16.0	2.3	9.6	41.3	27.1	13.5	5,517
	Other	13.1	4.8	6.2	19.5	53.1	30.5	784	66,850	5.2	8.2	1.2	2.9	22.3	15.4	53.6	2,400
Kingston	All	17.2	3.6	8.1	22.0	55.7	34.9	701	49,448	7.1	13.1	1.5	1.5	26.2	14.9	60.5	1,436
	Highest	37.4	6.5	10.4	30.8	90.5	77.1	605	24,126	12.5	24.7	3.1	2.9	43.6	28.2	19.0	2,240
	Other	14.9	3.2	7.8	21.0	51.7	30.1	712	52,342	6.5	11.8	1.3	1.4	24.3	13.4	65.3	1,344
Oshawa	All	13.4	4.3	5.7	21.7	45.3	22.0	763	66,324	6.0	8.8	1.0	1.0	17.6	15.6	67.9	2,084
	Highest	33.8	8.4	12.2	29.3	84.4	68.2	671	33,380	9.4	18.4	2.0	1.7	38.6	29.4	25.2	4,228
	Other	11.1	3.9	5.0	20.8	40.8	16.7	774	70,104	5.7	7.7	0.9	1.0	15.2	14.0	72.8	1,838
Toronto	All	19.8	12.4	7.1	23.2	49.7	34.0	938	63,532	6.0	9.3	0.5	8.5	20.4	16.6	48.4	5,083
	Highest	39.2	27.5	11.9	29.3	82.3	70.9	728	32,954	9.7	16.8	0.5	17.2	28.3	26.9	14.6	10,354
	Other	17.6	10.7	6.5	22.5	46.1	29.9	961	66,913	5.6	8.5	0.5	7.5	19.5	15.4	52.2	4,500
Hamilton	All	16.8	5.4	7.1	21.8	49.6	29.5	717	54,533	6.0	12.6	1.4	2.8	24.1	15.8	63.1	2,944
	Highest	36.3	12.1	12.2	28.5	77.3	63.7	600	27,075	12.1	22.9	2.5	7.2	38.0	27.4	35.5	5,247
	Other	14.6	4.7	6.5	21.0	46.4	25.7	730	57,564	5.3	11.4	1.2	2.3	22.6	14.6	66.2	2,689

Table 6.2 Average[1] neighbourhood characteristics: Highest-need neighbourhoods and other neighbourhoods – *(concluded)*

CMA	Tract group[3]	Households tested for core housing need[2]					All households										
		% in core need	% crowded (below suitability standard)	% in need of major repair (below adequacy standard)	Average STIR[4]	% of households in core need that rent	% of all households that rent	Average gross rent	Median household income	Unemployment rate (%)	% of income from transfer payments	% Aboriginal people	% recent immigrant	% one-person households	% lone-parent families	% of dwellings that are single-detached	Density persons/km²
St. Catharines–Niagara	All	15.7	4.0	6.8	21.2	50.1	25.4	646	48,363	6.0	14.3	1.4	1.3	26.8	15.9	71.5	1,347
	Highest	30.7	5.3	11.3	26.7	75.3	54.2	568	29,565	8.9	19.2	2.3	2.7	44.9	26.4	48.4	2,282
	Other	14.1	3.8	6.3	20.6	46.9	22.3	655	50,426	5.7	13.8	1.4	1.2	24.8	14.7	74.1	1,244
Kitchener	All	14.0	5.6	6.2	21.4	57.2	32.8	713	57,036	5.6	9.8	0.8	3.5	22.5	14.8	56.6	2,094
	Highest	27.0	8.5	9.4	26.7	80.5	65.2	652	36,426	8.2	15.1	1.5	5.4	39.9	22.2	26.1	2,850
	Other	12.6	5.2	5.8	20.8	54.5	29.2	720	59,326	5.4	9.2	0.8	3.3	20.6	14.0	60.0	2,010
London	All	16.0	4.7	6.7	22.2	62.4	35.1	685	50,819	6.9	12.1	1.4	2.3	26.7	16.8	57.8	2,098
	Highest	31.6	5.9	10.3	28.8	84.6	65.6	601	28,584	11.1	20.2	3.4	3.4	43.1	22.7	34.1	2,479
	Other	14.3	4.6	6.3	21.5	59.9	31.7	695	53,289	6.5	11.2	1.2	2.2	24.9	16.1	60.4	2,056
Windsor	All	14.9	6.2	7.0	20.7	47.2	26.7	699	55,862	6.5	10.8	1.4	4.7	24.8	18.1	72.9	1,975
	Highest	34.3	11.2	10.5	29.1	83.4	69.7	624	27,554	12.3	19.4	2.2	12.3	44.8	25.8	30.6	4,430
	Other	12.6	5.6	6.6	19.8	43.0	21.7	708	59,164	5.8	9.8	1.3	3.8	22.4	17.2	77.8	1,689
Greater Sudbury	All	16.3	3.3	8.4	21.3	59.4	32.9	584	46,690	9.3	14.9	4.9	0.3	25.8	17.1	65.7	731
	Highest	36.0	2.8	9.0	29.0	85.2	78.2	538	22,777	12.6	26.3	6.1	1.2	50.8	30.9	21.0	2,038
	Other	14.2	3.3	8.3	20.5	55.9	28.0	589	49,275	9.0	13.7	4.7	0.2	23.0	15.6	70.6	590
Thunder Bay	All	16.5	3.7	8.2	20.7	55.9	29.2	577	47,572	9.1	15.7	7.1	0.7	29.9	18.6	70.2	1,513
	Highest	38.9	5.9	8.9	28.7	85.1	70.8	502	19,430	13.6	29.5	8.6	1.5	61.0	27.4	25.4	1,578
	Other	14.3	3.5	8.2	19.9	51.9	25.0	584	50,387	8.6	14.3	7.0	0.6	26.7	17.7	74.7	1,506
Winnipeg	All	14.6	6.2	9.9	20.2	53.6	31.9	555	47,234	6.0	13.9	9.4	2.0	28.3	19.0	65.9	2,650
	Highest	35.5	13.4	15.3	27.7	84.6	70.9	428	20,486	12.8	28.2	30.7	3.8	47.6	37.2	36.6	4,617
	Other	12.4	5.4	9.3	19.4	49.9	27.7	569	50,146	5.3	12.4	7.1	1.8	26.2	17.1	69.0	2,436
Regina	All	14.0	4.2	8.0	20.7	56.8	31.7	561	49,102	7.0	13.3	8.8	1.0	27.3	19.9	71.5	2,063
	Highest	32.3	8.7	13.8	28.6	82.2	67.3	500	22,129	14.7	27.3	24.0	1.7	50.1	30.1	51.7	3,140
	Other	12.0	3.7	7.4	19.8	53.9	27.7	568	52,099	6.2	11.8	7.2	0.9	24.7	18.8	73.7	1,943
Saskatoon	All	13.9	4.6	6.3	22.0	62.5	34.6	563	43,879	7.9	13.0	10.2	1.7	27.4	17.9	63.8	1,735
	Highest	32.7	10.2	10.8	27.4	75.2	64.3	399	18,698	22.9	22.9	32.5	4.8	45.8	36.8	45.9	2,162
	Other	11.9	4.0	5.8	21.4	60.8	31.3	581	46,616	6.3	11.9	7.8	1.4	25.4	16.3	65.8	1,688
Calgary	All	12.7	4.8	5.3	20.7	43.5	25.9	876	63,098	5.0	7.9	2.5	3.7	20.6	15.0	65.7	2,542
	Highest	24.8	9.0	9.7	25.2	71.3	55.2	721	40,110	6.5	11.7	5.0	5.6	32.7	20.3	33.5	3,551
	Other	11.3	4.3	4.8	20.2	40.2	22.7	893	65,623	4.8	7.5	2.2	3.5	19.2	14.5	69.3	2,432
Edmonton	All	13.0	5.6	7.3	20.1	52.4	31.6	661	52,839	5.5	11.0	4.9	2.3	23.5	17.1	61.5	2,144
	Highest	25.0	10.4	9.7	25.5	81.7	63.7	574	32,050	8.5	17.2	9.5	3.5	41.7	24.9	33.7	3,525
	Other	11.6	5.1	7.0	19.5	48.9	28.0	671	55,124	5.2	10.3	4.4	2.1	21.5	16.3	64.5	1,992
Abbotsford	All	12.9	6.2	6.9	22.8	50.3	27.3	713	49,453	8.6	13.5	5.6	2.6	20.5	15.7	63.8	1,563
	Highest	27.2	6.5	8.8	28.0	78.4	56.9	596	29,992	12.6	21.3	6.7	0.8	43.6	22.9	25.7	1,996
	Other	11.5	6.2	6.7	22.3	46.4	24.5	725	51,336	8.2	12.7	5.5	2.8	18.3	15.0	67.4	1,521
Vancouver	All	17.5	9.2	7.9	23.7	54.0	35.2	884	54,442	7.3	10.5	2.0	8.2	24.5	15.1	50.3	3,857
	Highest	34.2	15.2	11.4	29.2	82.0	67.2	666	30,574	11.6	18.3	4.3	11.5	46.4	21.0	13.4	7,207
	Other	15.7	8.6	7.6	23.1	50.8	31.6	909	57,125	6.9	9.6	1.7	7.8	22.1	14.5	54.5	3,481
Victoria	All	15.1	4.2	6.2	22.5	57.5	33.9	795	50,521	6.7	12.5	2.8	1.6	29.7	16.3	55.8	2,090
	Highest	29.0	7.2	7.5	30.6	87.4	70.6	665	28,553	9.6	16.8	3.7	2.8	53.9	23.6	12.9	5,146
	Other	13.5	3.9	6.1	21.6	54.1	29.7	810	53,042	6.3	12.0	2.7	1.4	26.9	15.4	60.7	1,739

1. Averages are simple, unweighted averages. They represent average conditions across neighbourhoods, not overall conditions within the set of neighbourhoods.
2. Households tested for core housing need exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Averages exclude tracts for which Statistics Canada suppressed data to preserve confidentiality.
3. "Highest" refers to highest-need census tracts, that is, to the 10 percent of tracts with the highest incidence of core housing need.
4. Shelter-cost-to-income ratio.

Source: CMHC (census-based housing indicators and data) and Statistics Canada (Census of Canada - Community Profiles data (95F0495XCB01005))

Table 6.3 Concentration of Aboriginal households in core housing need, selected CMAs, 2001[1]

	Aboriginal households in core housing need[2]	Number of highest-need tracts[3]	% of Aboriginal households in core need living in highest-Aboriginal-need tracts (a)	% of total households living in highest-Aboriginal-need tracts (b)	Concentration index (a/b)	Dissimilarity index[4]
All-CMAs[5]	**32,385**	**363**	**43.9**	**9.2**	**4.8**	**0.519**
Halifax	535	9	52.3	12.8	4.1	0.554
Montréal	1,325	85	74.7	9.5	7.9	0.856
Ottawa–Hull	1,500	23	40.7	9.2	4.4	0.534
Toronto	2,440	92	52.9	8.5	6.3	0.760
Hamilton	940	17	46.3	8.0	5.8	0.652
St. Catharines–Niagara	555	9	36.0	9.9	3.6	0.531
London	815	10	39.3	8.5	4.6	0.518
Greater Sudbury	640	4	28.9	10.4	2.8	0.308
Thunder Bay	915	3	25.1	9.0	2.8	0.375
Winnipeg	6,410	16	43.8	8.1	5.4	0.500
Regina	1,890	5	43.4	9.2	4.7	0.506
Saskatoon	2,300	5	37.0	7.0	5.3	0.488
Calgary	2,060	19	34.0	9.1	3.7	0.447
Edmonton	3,815	20	39.8	10.9	3.6	0.446
Vancouver	5,290	39	49.7	10.1	4.9	0.484
Victoria	955	7	37.7	11.4	3.3	0.416

1. Excludes CMAs with fewer than 500 Aboriginal households in core housing need. Except for the first data column, data presented exclude census tracts for which Statistics Canada suppressed data to preserve confidentiality. Households tested for core housing need exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
2. Data in this column are CMA totals that include the census tracts for which data were suppressed by Statistics Canada. Because of random rounding by Statistics Canada, totals in this column may differ slightly from others presented elsewhere in this report.
3. Highest-need tracts are the 10 percent of census tracts with the highest percentage of Aboriginal households in core housing need.
4. The all-CMA dissimilarity index was computed as a weighted average of the indices for individual CMAs, with the number of Aboriginal households in core housing need used as the weights.
5. All-CMA totals include only CMAs with 500 or more Aboriginal households in core housing need.

Source: CMHC (census-based housing indicators and data).

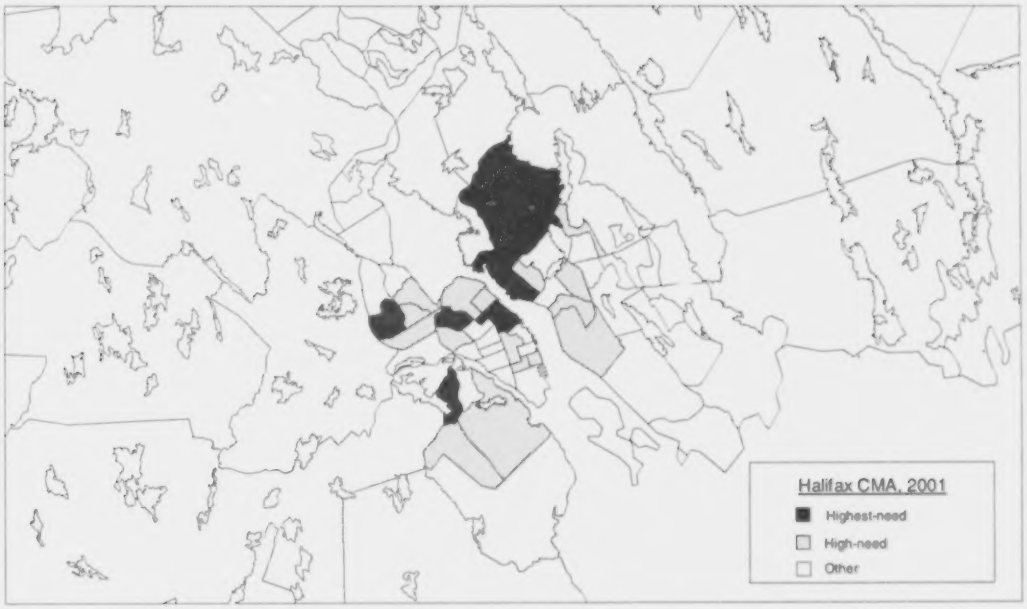
Table 6.4 Concentration of recent immigrant households in core housing need, selected CMAs, 2001[1]

	Recent immigrant households in core housing need[2]	Number of highest-need tracts[3]	% of recent immigrant households in core need living in highest-recent-immigrant-need tracts (a)	% of total households living in highest-recent-immigrant-need tracts (b)	Concentration index (a/b)	Dissimilarity index[4]
All-CMAs[5]	**70,425**	**432**	**41.0**	**10.6**	**3.9**	**0.449**
Montréal	9,780	85	54.4	9.9	5.5	0.597
Ottawa–Hull	3,165	23	46.8	11.1	4.2	0.509
Toronto	36,190	92	36.9	10.8	3.4	0.414
Hamilton	1,385	17	62.1	12.1	5.1	0.629
Kitchener	795	9	34.0	7.7	4.4	0.550
London	945	10	43.4	9.0	4.8	0.506
Windsor	935	7	57.2	12.2	4.7	0.530
Winnipeg	785	16	52.2	9.8	5.3	0.672
Calgary	2,250	19	36.9	11.4	3.2	0.408
Edmonton	1,205	20	48.1	10.2	4.7	0.582
Vancouver	12,990	39	33.9	10.6	3.2	0.368

1. Excludes CMAs with fewer than 500 recent immigrant households in core housing need. Except for the first data column, data presented exclude census tracts for which Statistics Canada suppressed data to preserve confidentiality. Households tested for core housing need exclude farm, band, and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.
2. Data in this column are CMA totals that include the census tracts for which data were suppressed by Statistics Canada. Because of random rounding by Statistics Canada, totals in this column may differ slightly from others presented elsewhere in this report.
3. Highest-need tracts are the 10 percent of census tracts with the highest percentage of recent immigrant households in core housing need.
4. The all-CMA dissimilarity index was computed as a weighted average of the indices for individual CMAs, with the number of recent immigrant households in core housing need used as the weights.
5. All-CMA totals include only CMAs with 500 or more recent immigrant households in core housing need.

Source: CMHC (census-based housing indicators and data).

Figure 6.1: Census tracts in Halifax, by core need group, 2001



See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.2: Census tracts in Québec, by core need group, 2001

See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.3: Census tracts in Montréal, by core need group, 2001

See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

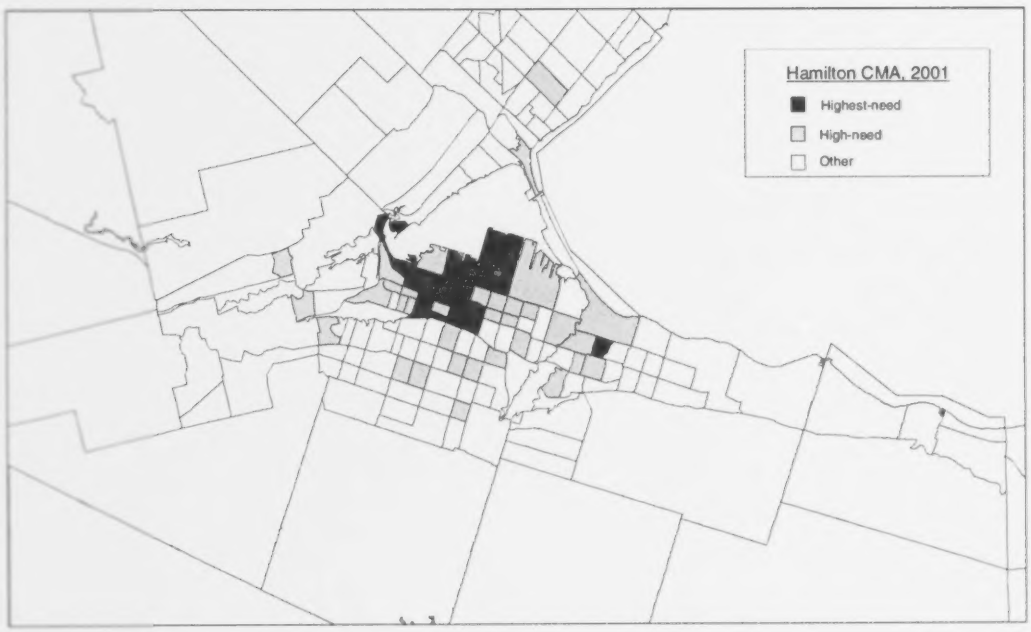
Figure 6.4: Census tracts in Ottawa–Hull, by core need group, 2001

See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.5: Census tracts in Toronto, by core need group, 2001

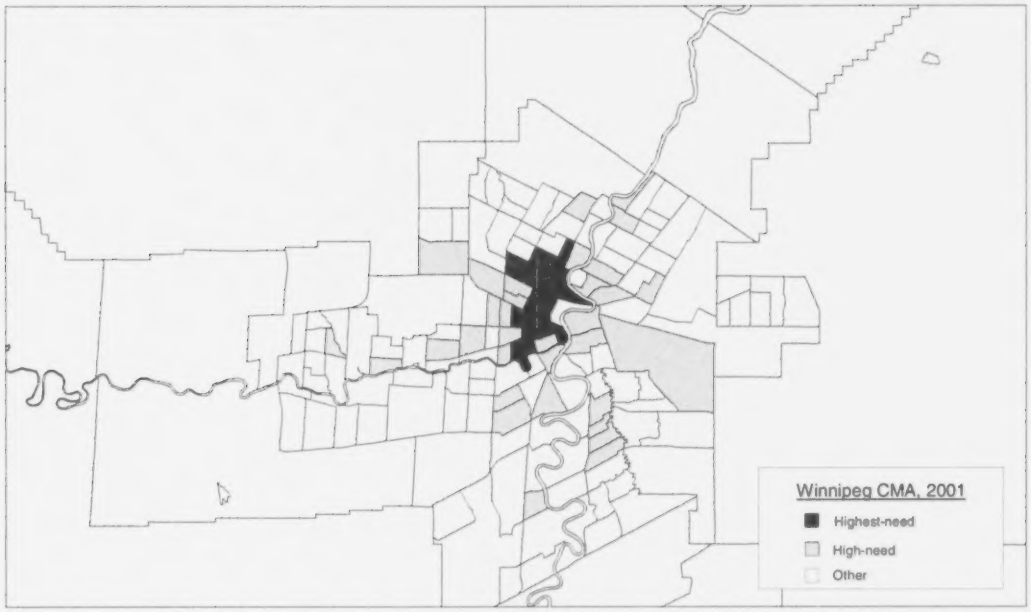
See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.6: Census tracts in Hamilton, by core need group, 2001



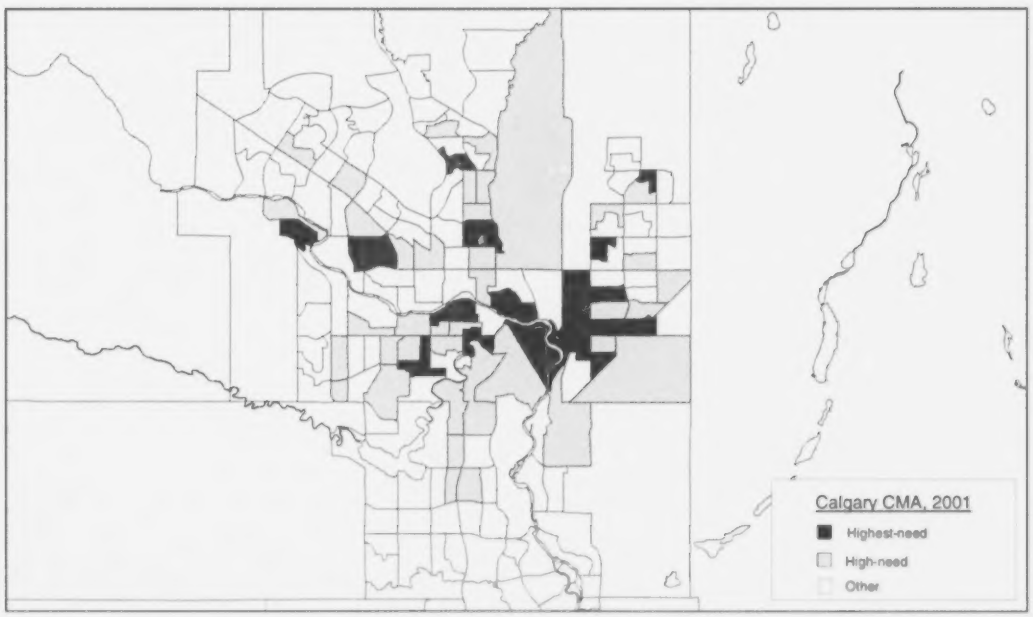
See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.7: Census tracts in Winnipeg, by core need group, 2001



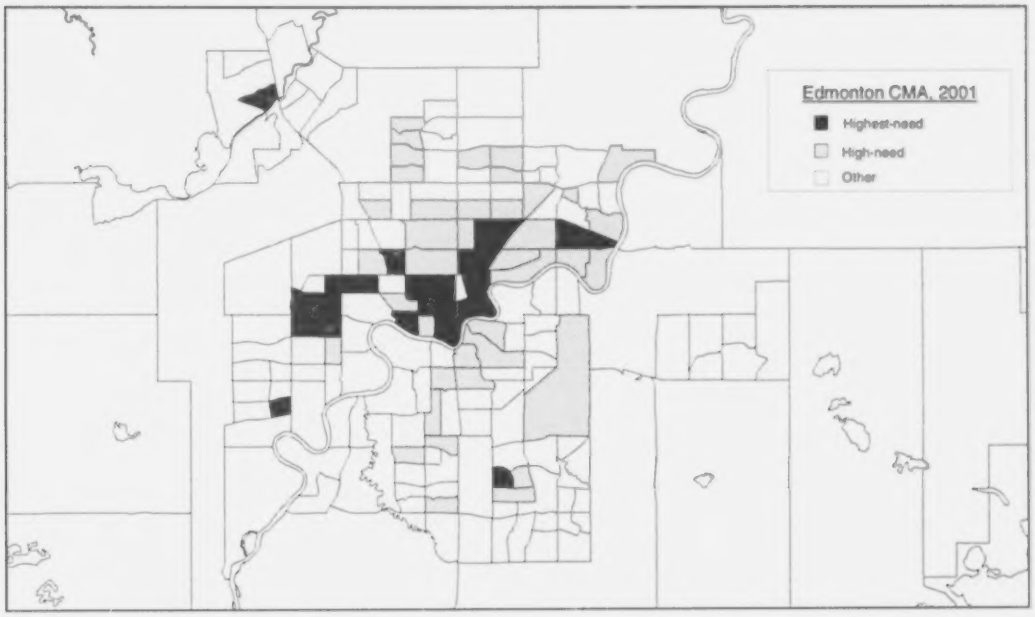
See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.8: Census tracts in Calgary, by core need group, 2001



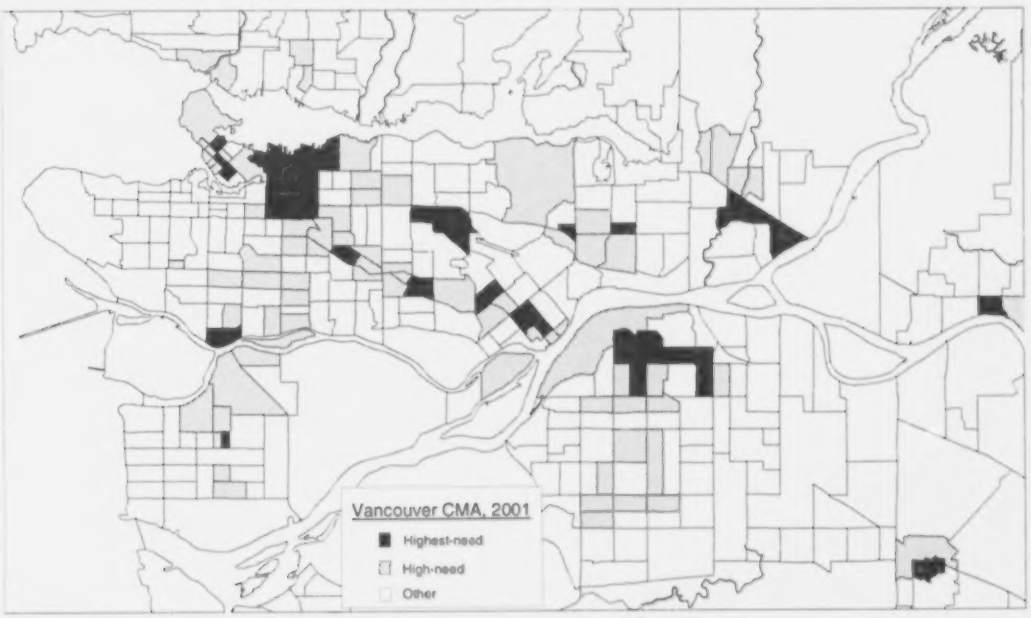
See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.9: Census tracts in Edmonton, by core need group, 2001



See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Figure 6.10: Census tracts in Vancouver, by core need group, 2001



See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Chapter 7

Conclusion

This report applies Canada Mortgage and Housing Corporation's housing indicators to 1991, 1996, and 2001 census data to assess the housing conditions of households living in Canada's 27 Census Metropolitan Areas. It explores demographic and housing market trends to help explain housing outcomes in CMAs and, within CMAs, at the census tract level. The application of indicators of housing adequacy, suitability, and affordability distinguishes households living in or able to access acceptable housing from those unable to access such housing. The latter households are considered to be in core housing need.

The report shows that shelter costs grew faster than household incomes in the early 1990s, a pattern that reversed in the late 1990s as the economy strengthened. Income growth accelerated, helping to improve housing conditions between 1996 and 2001. In 2001, households were spending proportionately less on shelter than they were in 1996. The report also shows, however, that household growth and housing market activity varied greatly from CMA to CMA, as did employment and income growth. The net effect was that the improvement in housing conditions from 1996 to 2001 did not completely offset the deterioration experienced between 1991 and 1996. In 2001, one in six Canadian CMA households were living in core housing need, up slightly from 1991.

The report identifies a number of low-income groups as especially likely to live in housing need, among them Aboriginal households, lone-parent households, people living alone (especially women), and recent immigrant households. Households in core housing need are often outside the labour force, unemployed, or working only part-time, and as a result, they are frequently dependent on government for the major part of their incomes. The report identifies difficulty in accessing affordable housing as the main reason households are in need. It also finds that Aboriginal households and recent immigrant households experience higher than average incidences of housing needing major repairs and crowded living conditions. Finally, just as the report shows core housing need to be concentrated amongst certain types of households, it also demonstrates that need is concentrated in certain census tracts, often but not always located in the inner city.

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